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Seventy-Third Annual

REPORT OF THE BANK COMMISSIONER OF ARKANSAS 1987

BILL CLINTON
Governor

MARLIN D. JACKSON
Bank Commissioner

FOR THE YEAR ENDED JUNE 30, 1987

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 31, 1987

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas 72201

Dear Sir:

In compliance with the provisions of Act 113 of 1913 (now found in section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information the Seventy-third Annual Report of the State Bank Department for the fiscal year ended June 30, 1987. The financial and statistical information contained in this report has been compiled from the Reports of Condition submitted by the state-chartered banks to this office.

At June 30, 1987, there were 173 state-chartered commercial banks, 2 Trust companies, 3 Industrial Loan Institutions, and 1 non-profit organization for a total of 179 financial institutions.

The assets of the state banks totaled $8,228,057,000 at June 30, 1987. Total assets this time last year were $7,888,280,000 — a dollar increase of $339,777,000 or 4.31%.

During the past fiscal year two state-chartered banks converted to a national charter. They were: First State Bank, Calico Rock and Bank of Waldo, Waldo. Two mergers occurred during the fiscal year between First National Bank, Gurdon and Clark County Bank, Gurdon, changing it's name to First State Bank of Gurdon, Gurdon; and The First Bank, Griffithville merged into First Security Bank, Searcy, it is now known as a branch of First Security Bank, Searcy.

The State Bank Department performed 95 commercial bank examinations, 30 bank visitations, 12 trust department examinations and 40 bank holding company examinations during the 86-87 fiscal year. Numerous investigations were initiated as a result of citizens' complaints or inquiries.

Respectfully,

MARLIN D. JACKSON
Bank Commissioner

LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday in January
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.	December 1, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	.....

DEPARTMENTAL ROSTER

Marlin D. Jackson ..... Bank Commissioner
Don R. Clark ..... Assistant Bank Commissioner
Ronny A. Clay ..... Assistant Bank Commissioner
Candace A. Franks ..... Department Attorney
Larry D. Teeter ..... Data Center Administrator
Gregory M. Stewart ..... Bank Chief Examiner
Jacqulin J. Dicus ..... Director of Administrative Services
Patricia L. Wallis ..... Accountant II
Bettye Wooley ..... Executive Assistant
Brenda L. Strachan ..... Administrative Assistant I
Lisa K. Phillips ..... Management Support Technician
Eloise Williams ..... Legal Secretary
Cynthia L. Nixon ..... Secretary
E. Arminda Beaver ..... Secretary
Doris F. Willbanks ..... Secretary

AREA SUPERVISORS

Larry M. Hillyard
Stephen L. Bryan
W. Keith Melson
H. Wilks Marshall, Jr.
Luther Guinn

FINANCIAL EXAMINER SUPERVISOR

William A. Whitmore
William R. Milum
Mark R. Ryan
Kirk L. Lee
Dianne Curry
Carolyn J. Paschal
Peter G. Fotioo
David W. Dudley

FINANCIAL EXAMINER II

Neal T. Ainley
R. Bruce Branch, Jr.
James M. Franklin, Jr.
William O. Hall
Julian E. Rainey
M. Diane Wright
Richard D. Buzbee
R. Brannon Sloan, Jr.
Gary G. Kleck

FINANCIAL EXAMINER I

Michael L. Neal
H. R. "Chip" Dortch, Jr.
John B. Frazer
Troy D. Duke
Nathan E. Gairhan, Jr.

FINANCIAL EXAMINER TRAINEE

Robert R. Wilcox
Luke B. Webre
Polly A. Jenkins
Ike M. McEntire

EDP EXAMINER

Beth A. Wrick

STATE BANKING BOARD

Franklin Collier, Chairman ..... Augusta
Bill J. Ford, Vice Chairman ..... Camden
T. E. Patterson ..... Little Rock
Mrs. Betty Wilkinson ..... Greenwood
Douglas Simmons ..... West Helena
Robert M. Hill ..... Perryville
Don R. Clark, Secretary ..... Little Rock

OFFICE
STATE BANK DEPARTMENT
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613
Telephone: (501) 371-1117

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1986 through June 30, 1987.

RECEIPTS

Cash Balance June 30, 1986		$1,538,127.05
Examination and Assessment Fees	2,330,034.38	
Charter and Amendment Fees	6,243.20	
Teller's Facility Application and all Protest Fees	15,000.00	
Miscellaneous Fees	1,769.85	
Reimbursement for M & R Sales	2,172.40	
Warrant Cancellations	168.16	
Refund to Expenditure (Old Year)	2,201.77	
Refund to Expenditure	3,363.20	2,360,952.96
		$3,899,080.01

DISBURSEMENTS

Salaries	1,163,273.38	
Maintenance and General Operations	517,772.47	
S.S., Retirement and Insurance Matching	188,415.99	
Professional Services and Fees	32,350.00	
Conference Fees and Travel	64,933.92	
Capital Outlay	71,293.12	
Proceeds from M & R	1,249.50	
Service Charge by State Treasurer	35,269.16	2,074,557.54
Cash Balance June 30, 1987		1,824,522.47
		$3,899,080.01

THE ARKANSAS BANKERS ASSOCIATION
BOARD OF DIRECTORS
1987-88

President	WAYNE HARTSFIELD, President First National Bank, Searcy
First Vice President	SLOAN RAINWATER, Chairman & President Bank of Northeast Arkansas, Jonesboro
Second Vice President	H. E. HENSON JR., Chairman & President The City National Bank of Fort Smith
Treasurer	ALBERT H. RUSHER, President Bank of Brinkley H. C. CARVILL, Executive Director The Arkansas Bankers Association, Little Rock
To 1988	CURTIS HUTCHINS, Chairman & President Fordyce Bank & Trust Company C. W. KELLY, President Citizens National Bank, Hope
To 1989	MICHAEL F. FLYNN, President American State Bank, Charleston ALBERT H. RUSHER, President Bank of Brinkley BURTON E. STACY, President Bank of Bentonville
To 1990	W. E. AYRES, Chairman Simmons First National Corporation, Pine Bluff J. PERRY LEE, President The Merchants & Planters Bank, Clarendon FLOYD L. PARKER, Chairman & President The Malvern National Bank LARRY C. WHITLEY, President Elk Horn Bank & Trust Company, Arkadelphia M. S. WOODRUFF, Chairman & President Citizens Bank & Trust, Carlisle
Members at Large	JAMES V. KELLEY, Chairman The First National Bank of El Dorado G. L. LIEBLONG, President First National Bank, Paragould
Past Presidents	B. GENE STATON, President Morrilton Security Bank, N. A. WILLIAM H. HANDY, Director First National Bank, Magnolia

YOUNG BANKER SECTION OFFICERS
1987-88

President	T. G. McCORMACK, Assistant Vice President Merchants National Bank of Fort Smith
Senior Vice President	JIM D. GREEN, Assistant Vice President Farmers and Merchants Bank, Stuttgart
Vice President	MARK MURPHY, Correspondent Banking Officer First Commercial Bank, N.A., Little Rock
Secretary	BRICE FLETCHER, Assistant Cashier First National Bank of Eastern Arkansas, Forrest City
Treasurer	PHIL STARK, Assistant Vice President Farmers Bank and Trust, Magnolia
AIB Coordinator	CRAIG BOONE, Financial Counselor Simmons First Bank of Jonesboro

COMPTROLLER OF THE CURRENCY

Southwestern District
1600 Lincoln Plaza, 500 North Akard
Dallas, Texas 75201-3394
Telephone Number 720-0656
Area Code 214

Deputy Comptroller ..... Peter C. Kraft
District Administrator ..... John A. Bodnar
Director for Administration ..... Thomas M. Byledbal, Preston Morrow
Director for Analysis ..... L. Rodney Burgett
Director for Bank Supervision, Community Banks ..... Jerry H. Corn
Director for Bank Supervision, Regional Banks ..... Stephen R. Steinbrink
District Counsel ..... Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444
Area Code 314

Thomas C. Melzer ..... President
Joseph P. Garbarini ..... First Vice President
James R. Bowen ..... Executive Vice President
Anatol B. Balbach ..... Senior Vice President
Harold E. Uthoff ..... Senior Vice President
Ben C. Wade ..... Senior Vice President
Ruth A. Bryant ..... Vice President
Albert E. Burger ..... Vice President
Joan P. Cronin ..... Vice President, General Counsel and Secretary
Charles R. Halbrook ..... Vice President
Richard E. Kay ..... General Auditor
James R. Kennedy ..... Vice President
Jean M. Lovati ..... Vice President
Michael T. Moriarty ..... Vice President
Martha L. Perine ..... Vice President and Controller
William J. Sneed ..... Vice President
Randall C. Sumner ..... Vice President
Patricia A. Tarbutton ..... Vice President
Robert W. Thomas ..... Vice President
Delmer D. Weisz ..... Vice President

LITTLE ROCK, BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451
Area Code 501

Vice President and Manager ..... John F. Breen
Assistant Vice President ..... David T. Rennie
Assistant Vice President ..... Thomas R. Callaway

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 523-7171
Area Code 901

Vice President and Manager ..... Paul I. Black, Jr.
Assistant Vice President ..... A. C. Cremerius, Jr.
Assistant Vice President ..... Michael E. Trebing

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

5100 Poplar Ave. Suite 1900
Memphis, Tennessee 38137
Telephone Number 685-1603
Area Code 901

Regional Director ..... Bill C. Houston
Assistant Regional Director ..... Raymond M. Glass, Jr.
Assistant Regional Director ..... James F. Benner
Assistant Regional Director ..... Joseph M. McGovern

EXAMINERS FOR ARKANSAS

Billy W. Carroll ..... Little Rock
Jack P. Court, Jr ..... Little Rock
James S. Henley, Jr ..... Little Rock
Karl F. Kauffman ..... Little Rock
Dwight D. McKee ..... Little Rock
Harvey L. Melton ..... Little Rock
John W. Robertson, Jr ..... Little Rock
Arthur R. Sansom ..... Little Rock
* Ronny G. Parham ..... Memphis
David L. Bowen ..... Memphis
James A. Colvin ..... Memphis
Billy F. Couch ..... Memphis
Ethridge B. Hampton, Jr ..... Memphis
Harold B. Howard ..... Memphis
Arthur B. Monroe ..... Memphis
Robert A. Nantz ..... Memphis
Timothy P. Neeck ..... Memphis
Richard W. Riley ..... Memphis
James R. Sliger ..... Memphis
Lewis E. Smith, Jr ..... Memphis
* Larry T. Tadlock ..... Memphis
Richard E. Thorpe ..... Memphis
* Don R. Turner ..... Shreveport
Moka Caudle ..... Shreveport
Larry W. Flatt ..... Shreveport
Michael E. Hildebran ..... Shreveport
Nelma E. Honeycutt ..... Shreveport
Charles W. Kimsey ..... Shreveport
Luther S. Litchfield, Jr ..... Shreveport
John D. Payne ..... Shreveport
Michael P. Sawyer ..... Shreveport
James P. Thomson ..... Shreveport

* Field Office Supervisor

STATE BANK DEPARTMENT, STATE OF ARKANSAS CONSOLIDATED REPORT OF CONDITION OF THE 173 COMMERCIAL BANKS IN ARKANSAS AS OF June 30, 1987

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	$392,585
b. Interest-bearing balances	408,132
2. Securities	2,606,018
3. Federal funds sold and securities purchased under agreement to resell	290,448
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	4,243,062
b. Less: Allowances for loan and losses	72,655
c. Less: Allocated transfer risk reserve	185
d. Loans and lease, net of unearned income allowance, and reserve	4,170,222
5. Assets held in trading accounts	3,523
6. Premises and Fixed Assets (including capitalized lease)	124,315
7. Other real estate owned	50,133
8. Investments in unconsolidated subsidiaries and associated companies	1,724
9. Customers liability to this bank on acceptances outstanding	-0-
10. Intangible assets	2,178
11. Other assets	143,486
12. Total assets	8,192,764

LIABILITIES

13. Deposits:	
a. In domestic offices	7,302,606
(1) Noninterest-bearing	985,322
(2) Interest-bearing	6,317,284
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	-0-
(1) Noninterest-bearing	-0-
(2) Interest-bearing	-0-
14. Federal funds purchased and securities sold under agreements to repurchase	71,337
15. Demand notes issued to the U.S. Treasury	7,929
16. Other borrowed money	16,376
17. Mortgage indebtedness and obligations under capitalized leases	4,453
18. Bank's liability on acceptances executed and outstanding	-0-
19. Notes and debentures subordinated to deposits	15,189
20. Other liabilities	72,396
21. Total liabilities	7,490,286
22. Limited-life preferred stock	-0-

EQUITY CAPITAL

23. Perpetual preferred stock	9,700
24. Common stock	98,352
25. Surplus	237,725
26. Undivided profits and capital reserves	356,701
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	702,478
29. Total liabilities, limited-life preferred stock and equity capital	8,192,764

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
Bank of Ashdown, N.A.	Ashdown	Little River
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank of Izard County	Calico Rock	Izard
First National Bank	Camden	Ouachita
Merchants & Planters Bank, N.A.	Camden	Ouachita
First National Bank	Clinton	Van Buren
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
First National Bank of Howard County	Dierks	Howard
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
First National Bank of the Ozarks	Flippin	Marion
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Cleburne Co.	Heber Springs	Cleburne
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
One National Bank of Hot Springs	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
First National Bank	Jacksonville	Pulaski

The First National Bank	Lewisville	Lafayette
Commercial National Bank of Little Rock	Little Rock	Pulaski
First Commercial Bank, N.A.	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
One National Bank of Little Rock	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Springs
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
First National Bank of Conway Co.	Morrilton	Conway
Morrilton Security Bank, N.A.	Morrilton	Conway
First National Bank & Trust Co.	Mountain Home	Baxter
Citizen National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
National Bank of Arkansas	No. Little Rock	Pulaski
One National Bank of North Little Rock	No. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank & Trust Co.	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
Security National Bank	Sidney	Sharp
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
First National Bank of Crawford Co.	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence Co.	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location	Date of Admission
The Citizens Bank Batesville	April 15, 1953
Farmers Bank & Trust Company Blytheville	August 23, 1918
Arkansas Bank & Trust Company Hot Springs	September 25, 1942
Peoples Bank & Loan Company Lewisville	July 26, 1945
First State Bank Beebe	January 1, 1985

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Little Rock
Metropolitan Trust Company	Sherwood

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Investment Corporation	North Little Rock
National Credit Corporation	Pine Bluff

NON-PROFIT ORGANIZATION

Name	Location
Arkansas Capital Corporation	Little Rock

AMENDMENTS ALTERING CAPITAL STRUCTURE JULY 1, 1986 TO JUNE 30, 1987

1. First State Bank, Beebe, increased Capital from $500,000 to $1,000,000 through perpetual preferred shares.

2. Monette State Bank, Monette, increased Capital from $200,000 to $240,000 through sale of new shares.

3. First State Bank of Newport, increased Capital from $733,400 to $1,250,000 through the sale of newly authorized shares.

4. Arkansas State Bank of Siloam Springs, increased Capital from $1,920,000 to $2,400,000 through undivided profits.

5. Bank of Trumann, increased Capital from $100,000 to $1,500,000 through transfer from the Corporation's Surplus Account.

AMENDMENTS CHANGING NUMBER OF DIRECTORS JULY 1, 1986 TO JUNE 30, 1987

1. The Bank of Yellville, from not less than 3 to no more than 12.

AMENDMENTS ADOPTING TRUST POWERS JULY 1, 1986 TO JUNE 30, 1987

1. Bank of Kensett, Kensett

2. Little River Bank, Lepanto

RESTATEMENT OF THE ARTICLES OF AGREEMENT INCORPORATION JULY 1, 1986 TO JUNE 30, 1987

1. Merchants & Planters Bank, Arkadelphia
2. Bank of Malvern, Malvern
3. Security Bank, Paragould
4. Bank of Dover, Russellville
5. Metropolitan Trust Company, Sherwood
6. Citizens Bank of Strong, Strong

REVERSE STOCK SPLIT JULY 1, 1986 TO JUNE 30, 1987

1. The Farmers Bank & Trust Company, Blytheville
2. Fordyce Bank & Trust Company, Fordyce
3. Piggott State Bank, Piggott

AMENDMENT CHANGING CORPORATE NAME JULY 1, 1986 TO JUNE 30, 1987

1. First Jacksonville Bank, Jacksonville, authorized a change in its corporate name to be known as "First Jacksonville Bank and Trust."

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO

The average percentage of total equity capital to total assets of the 173 Arkansas State Banks as of June 30, 1987 is 10.41%.

BANK NAME	TOWN	CAPITAL TO ASSETS RATIO
Commercial Bank at Alma	Alma	10.18
Bank of Amity	Amity	14.15
Citizens First State Bank	Arkadelphia	9.97
Elk Horn Bank & Trust Company	Arkadelphia	9.62
Merchants & Planters Bank	Arkadelphia	9.27
Bank of Atkins	Atkins	10.04
The Bank of Augusta	Augusta	12.96
Citizens State Bank	Bald Knob	9.42
The Citizens Bank	Batesville	6.82
Bank of Bearden	Bearden	15.71
Citizens Bank	Beebe	10.52
First State Bank	Beebe	7.00
Benton State Bank	Benton	9.00
The Union Bank of Benton	Benton	8.30
Bank of Bentonville	Bentonville	8.81
Bank of Blevins	Blevins	9.00
Farmers Bank & Trust Company	Blytheville	9.50
Citizens Bank	Booneville	8.25
The Bank of Bradley	Bradley	9.07
Bank of Brinkley	Brinkley	10.13
Bank of Cabot	Cabot	8.73
Caraway Bank	Caraway	10.80
Citizens Bank & Trust	Carlisle	10.13
Bank of Cave City	Cave City	8.01
American State Bank	Charleston	11.62
Bank of Cherry Valley	Cherry Valley	8.94
The Merchants & Planters Bank	Clarendon	7.83
Arkansas State Bank	Clarksville	9.33
Farmers Bank and Trust Company	Clarksville	7.78
Clinton State Bank	Clinton	7.75
First State Bank & Trust Co.	Conway	7.15
Corning Bank	Corning	8.01
First State Bank	Crossett	7.46
Danville State Bank	Danville	9.75
Arkansas Valley Bank	Dardanelle	10.88
Bank of Dardanelle	Dardanelle	10.00
Decatur State Bank	Decatur	11.65
Bank of Delight	Delight	11.39
First State Bank of DeQueen	DeQueen	8.74
Dermott State Bank	Dermott	14.28
First State Bank of Dermott	Dermott	10.00
Farmers & Merchants Bank	Des Arc	22.17
De Witt Bank & Trust Company	De Witt	16.85

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK NAME	TOWN	CAPITAL TO ASSETS RATIO
Bank of Dover	Dover	8.37
Dumas State Bank	Dumas	9.78
Merchants & Farmers Bank	Dumas	13.11
Earle State Bank	Earle	15.74
The Exchange Bank and Trust Co.	El Dorado	9.14
The Delta State Bank	Elaine	40.38
Bank of Elkins	Elkins	8.76
The Citizens Bank	England	13.54
Bank of England	England	14.46
The Eudora Bank	Eudora	11.45
Bank of Eureka Springs	Eureka Springs	10.86
Bank of Evening Shade	Evening Shade	10.48
McIlroy Bank & Trust	Fayetteville	7.70
Fordyce Bank & Trust Company	Fordyce	9.53
Planters Bank & Trust Company	Forrest City	8.99
Planters & Merchants Bank	Gillett	11.28
The Bank of Glenwood	Glenwood	7.91
First State Bank	Gould	11.16
Bank of Gravette	Gravette	12.27
Farmers Bank	Greenwood	12.19
Clark County Bank	Gurdon	6.58
Farmers Bank	Hamburg	7.88
Calhoun County Bank	Hampton	11.21
The Bank of Harrisburg	Harrisburg	9.30
The Security Bank	Harrison	7.97
Hazen First State Bank	Hazen	8.87
Heber Springs State Bank	Heber Springs	6.71
The Cleburne County Bank	Heber Springs	7.80
Bank of Holly Grove	Holly Grove	13.90
Horatio State Bank	Horatio	9.24
Arkansas Bank & Trust Company	Hot Springs	6.77
Bank of Imboden	Imboden	4.65
First Jacksonville Bank	Jacksonville	9.79
Newton County Bank	Jasper	8.91
Bank of Northeast Arkansas	Jonesboro	9.86
Citizens Bank of Jonesboro	Jonesboro	7.72
Mercantile Bank	Jonesboro	8.25
Simmons First Bank	Jonesboro	9.04
Farmers & Merchants Bank	Judsonia	9.99
Union State Bank	Junction City	9.52
Bank of Kensett	Kensett	23.56
Pine State Bank	Kingsland	8.07
Madison Bank & Trust	Kingston	10.29
Bank of Lake Village	Lake Village	13.52
Simmons First Bank	Lake Village	8.37
Citizens Bank	Lavaca	11.85
Leachville State Bank	Leachville	13.22
Little River Bank	Lepanto	18.77
Peoples Bank & Loan Company	Lewisville	11.13
Bank of Lincoln	Lincoln	8.99

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK NAME	TOWN	CAPITAL TO ASSETS RATIO
Pulaski Bank & Trust Company	Little Rock	6.18
Bank of Lockesburg	Lockesburg	9.88
First State Bank	Lonoke	10.06
Farmers Bank & Trust Company	Magnolia	9.28
Bank of Malvern	Malvern	12.06
Peoples Bank	Mammoth Spring	7.06
Merchants & Planters Bank	Manila	13.42
Bank of Mansfield	Mansfield	8.77
Farmers & Merchants Bank	Marianna	15.18
Citizens Bank	Marion	10.96
Marked Tree Bank	Marked Tree	10.53
Searcy County Bank	Marshall	8.56
Bank of Marvell	Marvell	14.16
Bank of McCrory	McCrory	12.04
McGehee Bank	McGehee	11.04
The Bank of North Arkansas	Melbourne	7.00
The Union Bank of Mena	Mena	14.43
Monette State Bank	Monette	7.37
Commercial Bank & Trust Co.	Monticello	10.14
Union Bank & Trust Co.	Monticello	8.20
The Bank of Montgomery County	Mount Ida	10.29
Peoples Bank & Trust Company	Mountain Home	10.00
Bank of Mountain View	Mountain View	15.81
Bank of Mulberry	Mulberry	11.19
Pike County Bank	Murfreesboro	8.75
Bank of Newark	Newark	9.72
First State Bank of Newport	Newport	10.37
Merchants & Planters Bank	Newport	8.27
The Twin City Bank	No. Little Rock	7.43
The Planters Bank	Osceola	9.76
Bank of Ozark	Ozark	10.46
Security Bank	Paragould	7.56
Bank of Parkdale	Parkdale	8.33
First State Bank	Parkin	10.99
Bank of Pea Ridge	Pea Ridge	9.50
The Perry County Bank	Perryville	9.43
Piggott State Bank	Piggott	7.63
First State Bank	Plainview	8.78
Bank of Pocahontas	Pocahontas	11.20
Planters & Stockmen Bank	Pocahontas	9.08
The Lawrence County Bank	Portia	7.60
Portland Bank	Portland	11.06
The Peoples Bank	Portland	11.79
The Farmers & Merchants Bank	Prairie Grove	11.23
Bank of Prescott	Prescott	9.03
The Bank of Rector	Rector	11.73
Farmers & Merchants Bank	Reyno	5.73
The Bank of Rison	Rison	15.37
Farmers & Merchants Bank	Rogers	7.77

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'D)

BANK NAME	TOWN	CAPITAL TO ASSETS RATIO
Peoples Bank & Trust Company	Russellville	6.53
Bank of Salem	Salem	7.62
Logan County Bank	Scranton	11.84
First Security Bank	Searcy	11.28
Grant County Bank	Sheridan	10.22
First State Bank	Sherwood	7.72
Arkansas State Bank	Siloam Springs	7.45
Smackover State Bank	Smackover	11.15
Merchants & Planters Bank	Sparkman	8.40
First State Bank	Springdale	7.68
Bodcaw Bank	Stamps	9.96
Bank of Star City	Star City	8.57
Stephens Security Bank	Stephens	9.44
Citizens Bank	Strong	16.50
The Farmers & Merchants Bank	Stuttgart	10.08
Bank of Trumann	Trumann	11.27
Bank of Tuckerman	Tuckerman	14.31
Tyronza Bank	Tyronza	15.76
Citizens Bank & Trust Company	Van Buren	9.37
The Peoples Bank	Waldo	9.86
Bank of Waldron	Waldron	12.25
The Scott County Bank	Waldron	8.52
First State Bank	Warren	8.35
Warren Bank & Trust Company	Warren	8.92
Bank of Weiner	Weiner	12.31
Merchants & Farmers Bank	West Helena	7.48
Bank of West Memphis	West Memphis	11.53
Wilmot State Bank	Wilmot	16.14
Bank of Wilson	Wilson	16.35
Cross County Bank	Wynne	8.52
The Bank of Yellville	Yellville	8.15

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks Only) 1977-1987

	June 1977	June 1987
Number of banks with assets of less than $1,000,000	2	0
With assets of $1,000,000 to $2,000,000	2	0
With assets of $2,000,000 to $3,500,000	5	1
With assets of $3,500,000 to $5,000,000	8	1
With Assets of $5,000,000 to $7,500,000	19	3
With assets of $7,500,000 to $10,000,000	31	9
With assets of $10,000,000 to $15,000,000	35	13
With assets of $15,000,000 to $20,000,000	28	14
With asssets of $20,000,000 to $30,000,000	27	37
With assets of $30,000,000 to $50,000,000	19	43
With assets of $50,000,000 to $75,000,000	7	24
With assets of $75,000,000 to $100,000,000	2	12
With assets over $100,000,000	3	16
	188	173

	June 30, 1976	June 30, 1986	Per Cent Increase
	(Reported in millions and nearest thousand)		
Total resources	$3,596,995	8,192,764	127
Total loans	2,093,350	4,243,062	102
Securities	1,091,508	2,606,018	138
Deposits	3,222,936	7,302,606	126
Total Capital Accounts	308,721	702,478	127

SEVENTY-THIRD REPORT

showing

THE CONDITION OF THE 173 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1987

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER FOR ALL OF ARKANSAS IS 501

COMMERCIAL BANK AT ALMA

Hwy 71 & 64 Intersection
P.O. Box 369 Crawford County
Zip Code: 72921

City: Alma
Charter Number: 297
Telephone: 632-2257

Population: 3,007
Charter Date: September 15, 1909
Branches: 2

Bank Holding Company Affiliate: Commerce Financial Corporation

JOHN PAUL BALLENTINE	**CHAIRMAN OF THE BOARD**
HILDA KNIGHT	**VICE CHAIRMAN OF THE BOARD**
***TERRY Q. CARSON**	**PRESIDENT & CHIEF EXECUTIVE OFFICER**
WILLIAM N. BRASHER III	**SENIOR VICE PRESIDENT**

Total Assets	28,972	Preferred Stock	-0-
Loans, Net	16,381	Common Stock	200
Securities	8,819	Surplus	800
Interest Bearing Balances	100	Undivided Profits	1,740
Total Deposits	26,032	Reserve for Loan Losses	232
Number Shares Authorized	8,000	Total Equity Capital	2,740
Number Shares Outstanding	8,000	Subordinated Debt	-0-

James A. Arnold, II, John Paul Ballentine, William N. Brasher, III, Terry Q. Carson, John A. Griffin, Hilda Knight

*Designates Chief Executive Officer

BANK OF AMITY

P.O. Box 38 Clark County
Zip Code: 71921

City: Amity
Charter Number: 198
Telephone: 342-5269

Population: 859
Charter Date: November 30, 1905
Branches: 1

Bank Holding Company Affiliate: None

***CLEDA OLDS**	**PRESIDENT AND CASHIER**
JOE F. MAXEY	**VICE PRESIDENT**
ERNIE DUNLAP	**VICE PRESIDENT**
HAZEL RICHARDSON	**ASS'T CASHIER**
PEGGY ADAMS	**ASS'T CASHIER**

Total Assets	40,056	Preferred Stock	-0-
Loans, Net	8,362	Common Stock	100
Securities	25,485	Surplus	2,000
Interest Bearing Balances	2,930	Undivided Profits	3,421
Total Deposits	34,135	Reserve for Loan Losses	170
Number Shares Authorized	4,000	Total Equity Capital	5,521
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Cleda Olds, Hazel Richardson, Joe F. Maxey, Morris H. Oakley, Ernie Dunlap

*Designates Chief Executive Officer

CITIZENS FIRST STATE BANK

506 Main St.
P.O. Box 218 Clark County
Zip Code: 71923

City: Arkadelphia
Charter Number: 736
Telephone: 246-2411

Population: 10,169
Charter Date: May 24, 1977
Branches: 1

Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

***R. EDWARD SNIDER, JR.**	**PRESIDENT AND CEO**
RAYMOND C. TOLER	**EXEC. VICE PRESIDENT**
JOHNNIE SUE HUNEYCUTT	**SR. VICE PRESIDENT & CASHIER**
JUDY SLIGH	**VICE PRESIDENT**
TOM CALHOON	**VICE PRESIDENT**

Total Assets	35,421	Preferred Stock	-0-
Loans, Net	22,029	Common Stock	300
Securities	5,216	Surplus	1,000
Interest Bearing Balances	2,700	Undivided Profits	1,551
Total Deposits	32,363	Reserve for Loan Losses	757
Number Shares Authorized	30,000	Total Equity Capital	2,851
Number Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: I. B. Fuller, Jr., Raymond C. Toler, Jerry Francis, John M. Moore, Billy Bob Hardman, Ed McCorkle, R. Edward Snider, Jr.

*Designates Chief Executive Officer

ELK HORN BANK & TRUST COMPANY

601 Main Street
P.O. BOX 248 Clark County
Zip Code: 71923

City: Arkadelphia
Charter Number: 142
Telephone: 246-5811

Population: 10,169
Charter Date: September 28, 1903
Branches: 2

Bank Holding Company Affiliate: Elk Horn Bancshares, Inc.

JAMES W. HARRINGTON	**CHAIRMAN OF THE BOARD**
***LARRY C. WHITLEY**	**PRESIDENT**
ROY N. SHOPE	**EXEC. VICE PRES & CASHIER**
HERMAN G. BREWER	**VICE PRESIDENT**

Total Assets	52,101	Preferred Stock	-0-
Loans, Net	20,482	Common Stock	600
Securities	23,096	Surplus	1,400
Interest Bearing Balances	3,897	Undivided Profits	2,843
Total Deposits	46,664	Reserve For Loan Losses	188
Number Shares Authorized	24,000	Total Equity Capital	4,843
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Thomas B. Barksdale, James Blanton, Harold Echols, James W. Harrington, J. Hugh Lookadoo, Wayne D. Pollard, Roy N. Shope, A. C. Stone, Larry C. Whitley, J. B. Wingfield

*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK & TRUST COMPANY

526 Main Street
P.O. Box 219 Clark County
Zip Code: 71923

City: Arkadelphia
Charter Number: 341
Telephone: 246-4511

Population: 10,169
Charter Date: August 1, 1911
Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

***MILLARD E. AUD**	**PRESIDENT & CHIEF EXECUTIVE OFFICER**
BOBBY G. JONES	**SENIOR VICE PRESIDENT**
BARBARA J. NEEL	**VICE PRESIDENT & CASHIER**

Total Assets	36,671	Preferred Stock	-0-
Loans, Net	19,787	Common Stock	120
Securities	12,718	Surplus	1,330
Interest Bearing Balances	250	Undivided Profits	1,758
Total Deposits	33,278	Reserve For Loan Losses	211
Number Shares Authorized	4,800	Total Equity Capital	3,208
Number Shares Outstanding	4,800	Subordinated Debt	-0-

DIRECTORS: Millard E. Aud, Toney D. McMillan, Paul L. Offutt, Robert C. Rhodes, Jane Ross, Donald M. Tatman, Ross M. Whipple, Carrington E. Young

*Designates Chief Executive Officer

BANK OF ATKINS

P.O. Box 157 Pope County
Zip Code: 72823

City: Atkins
Charter Number: 35
Telephone: 641-2987

Population: 3,002
Charter Date: September 19, 1895
Branches: 0

Bank Holding Company Affiliate: None

JAMES C. MITCHELL	**CHAIRMAN**
***DAVID M. MITCHELL**	**PRESIDENT**
DOROTHY WILEY	**CASHIER**

Total Assets	13,947	Preferred Stock	-0-
Loans, Net	5,444	Common Stock	125
Securities	6,835	Surplus	925
Interest Bearing Balances	800	Undivided Profits	276
Total Deposits	12,397	Reserve for Loan Losses	81
Number Shares Authorized	12,500	Total Equity Capital	1,326
Number Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: James C. Mitchell, David M. Mitchell, Jean S. Mitchell

*Designates Chief Executive Officer

THE BANK OF AUGUSTA

100 S. Second Street
P.O. Box Y Woodruff County
Zip Code: 72006

City: Augusta
Charter Number: 669
Telephone: 347-2511

Population: 3,496
Charter Date: February 20, 1935
Branches: 0

Bank Holding Company Affiliate: None

***MOODY WHITEHEAD**	**EXECUTIVE VICE PRESIDENT**
LEE CONDITT	**CASHIER**
E. R. MILLER	**PRESIDENT**
R. E. GREGORY	**CHAIRMAN OF THE BOARD**

Total Assets	32,897	Preferred Stock	-0-
Loans, Net	14,798	Common Stock	200
Securities	12,308	Surplus	800
Interest Bearing Balances	2,879	Undivided Profits	2,987
Total Deposits	28,577	Reserve for Loan Losses	316
Number Shares Authorized	8,000	Total Equity Capital	3,987
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: E. R. Miller, R. E. Gregory, Franklin Collier, W. P. Daniel, J. R. Eldridge, R. E. Gregory, Jr., Steven Collier, W. P. Daniel, Jr., Charles Eldridge, Dorothy Willis

*Designates Chief Executive Officer

CITIZENS STATE BANK

110 South Elm
P.O. Box 200 White County
Zip Code: 72010

City: Bald Knob
Charter Number: 636
Telephone: 724-3241

Population: 2,758
Charter Date: January 22, 1931
Branches: 2

Bank Holding Company Affiliate: Citizens State Bankshares of Bald Knob, Inc.

***JUANITA LITZELFELNER**	**CHAIRMAN OF THE BOARD**
LARRY E. KIRCHER	**PRESIDENT & TRUST OFFICER**
WENDELL R. NIER	**SR. VICE PRESIDENT & CASHIER**
MARGARET ETHERIDGE	**VICE PRESIDENT & A.T.O.**
PEGGY REED	**ASST. VICE PRESIDENT**

Total Assets	23,117	Preferred Stock	-0-
Loans, Net	11,817	Common Stock	100
Securities	7,388	Surplus	700
Interest Bearing Balances	100	Undivided Profits	1,104
Total Deposits	20,984	Reserve for Loan Losses	303
Number Shares Authorized	4,000	Total Equity Capital	1,904
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Juanita Litzelfelner, Dr. Bernard C. Smith, Larry E. Kircher, Bob J. Clark, Wendell R. Nier

*Designates Chief Executive Officer

THE CITIZENS BANK

3rd & College
P.O. Box 2156 Independence County
Zip Code: 72503

City: Batesville
Charter Number: 705
Telephone: 793-4441

Population: 8,200
Charter Date: February 19, 1953
Branches: 4

Bank Holding Company Affiliate: Citizens Bancshares of Batesville, Inc.

***T. G. VINSON**	**PRESIDENT**
CHARLES ARNOLD	**EXECUTIVE VICE PRESIDENT**
DAVID HIDY	**SENIOR VICE PRESIDENT**
GREG SHAVER	**CASHIER**

Total Assets	129,116	Preferred Stock	-0-
Loans, Net	70,870	Common Stock	1,400
Securities	39,193	Surplus	1,000
Interest Bearing Balances	-0-	Undivided Profits	5,737
Total Deposits	119,847	Reserve for Loan Losses	721
Number Shares Authorized	14,000	Total Equity Capital	8,137
Number Shares Outstanding	14,000	Subordinated Debt	400

DIRECTORS: T.G. Vinson, Charles Arnold, Lackey Moody, Dr. Lackey Moody, Doyle W. Rogers, Noel K. Sims, Cleo Southerland, M.F. Highsmith

*Designates Chief Executive Officer

BANK OF BEARDEN

Second & Cedar
P.O. Box 135 Ouachita County
Zip Code: 71720

City: Bearden
Charter Number: 688
Telephone: 687-2233

Population: 1,192
Charter Date: July 5, 1945
Branches: 0

Bank Holding Company Affiliate: None

JOHN E. ANTHONY	**CHAIRMAN**
***RICK GREEN**	**PRESIDENT & CEO**
KEN RILEY	**EXECUTIVE VICE PRESIDENT**
ED PASCHAL	**VICE PRESIDENT**
ROSEMARY BARNER	**CASHIER**

Total Assets	16,640	Preferred Stock	-0-
Loans, Net	6,314	Common Stock	205
Securities	5,337	Surplus	1,140
Interest Bearing Balances	2,165	Undivided Profits	1,239
Total Deposits	13,945	Reserve for Loan Losses	36
Number Shares Authorized	8,800	Total Equity Capital	2,584
Number Shares Outstanding	8,180	Subordinated Debt	-0-

DIRECTORS: John E. Anthony, Steven M. Anthony, Joe F. Barner, O.D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J.E. Word

*Designates Chief Executive Officer

CITIZENS BANK

114 N. Main
P.O. Drawer T White County
Zip Code: 72012

City: Beebe
Charter Number: 465
Telephone: 882-6411

Population: 4,000
Charter Date: June 21, 1917
Branches: 1

Bank Holding Company Affiliate: None

***E. H. ABINGTON, II**	**CEO**
J. DARRELL HALL	**PRESIDENT**
JAMES A. LOVELL, JR.	**SR. VICE PRESIDENT**
MARGIE JENSEN	**1ST VICE PRESIDENT**
C. A. JONES	**VICE PRESIDENT**
BETTY LIDDLE	**VICE PRESIDENT**
ANNA SPRADLIN	**CASHIER**
GLENNA PRUITT	**ASST. CASHIER**
KATHY NOKES	**ASST. CASHIER**

Total Assets	31,080	Preferred Stock	-0-
Loans, Net	17,924	Common Stock	200
Securities	7,488	Surplus	600
Interest Bearing Balances	-0-	Undivided Profits	2,155
Total Deposits	27,956	Reserve for Loan Losses	393
Number Shares Authorized	20,000	Total Equity Capital	2,955
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: E. H. Abington, Doyle Burns, Millan Burrow, G. Byrne Garrett, H. Leroy Goff, J. Darrel Hall, Lee E. Hayes, Margie Jensen, C. A. Jones, James D. Rakes, H. Mayes Scott

*Designates Chief Executive Officer

FIRST STATE BANK

1501 Dewitt Henry Drive
P.O. Box 2000 White County
Zip Code: 72012

City: Beebe
Charter Number: 742
Telephone: 882-6406

Population: 4,000
Charter Date: April 20, 1981
Branches: 0

Bank Holding Company Affiliate: First Charter Bancshares, Inc.

***GARLAND KIRKPATRICK**	**PRESIDENT & C.E.O.**
DAVID MILLER	**SR. VICE PRESIDENT**
MARILYN COLE	**CASHIER**

Total Assets	25,591	Preferred Stock	-0-
Loans, Net	15,863	Common Stock	500
Securities	3,851	Surplus	500
Interest Bearing Balances	115	Undivided Profits	727
Total Deposits	23,653	Reserve for Loan Losses	169
Number Shares Authorized	50,000	Total Equity Capital	1,727
Number Shares Outstanding	50,000	Subordinated Debt	-0-

DIRECTORS: Garland Kirkpatrick, Dr. Ruth Lazell Couch, Grace Crouch, Johnnie Downing, Walter England, Gene Holman, Keith Knight, Lyndell Lay, David Miller

*Designates Chief Executive Officer

BENTON STATE BANK

146 W. South Street Saline County
Zip Code: 72015

City: Benton
Charter Number: 664
Telephone: 778-0431

Population: 18,000
Charter Date: March 3, 1934
Branches: 5

Bank Holding Company Affiliate: Benton State Bankshares

***BOB ALSOBROOK**	**PRESIDENT/CHAIRMAN**
RUSSELL COLEMAN	**EXECUTIVE VICE PRESIDENT**
HARRY McCORMICK	**SENIOR VICE PRESIDENT**
BARBARA WEAVER	**VICE PRESIDENT**
JUNE MaGEE	**VICE PRESIDENT**

Total Assets	134,586	Preferred Stock	-0-
Loans, Net	61,299	Common Stock	1,320
Securities	57,625	Surplus	825
Interest Bearing Balances	40	Undivided Profits	9,575
Total Deposits	121,505	Reserve for Loan Losses	433
Number Shares Authorized	132,000	Total Equity Capital	11,720
Number Shares Outstanding	132,000	Subordinated Debt	-0-

DIRECTORS: Mrs. W.R. Alsobrook, Bob Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, A.B. Holiman, Jr., W.W. Jones, Malcolm Lawrence, N.P. Ramsey, Gordon Spivey, D.J. Stirman, Russell Coleman, W.L. Tucker, Virgil Williams

*Designates Chief Executive Officer

THE UNION BANK OF BENTON

Conway & Market
P.O. Box 687 Saline County
Zip Code: 72015

City: Benton
Charter Number: 706
Telephone: 778-0411

Population: 18,000
Charter Date: January 11, 1954
Branches: 2

Bank Holding Company Affiliate: Union Bancshares of Benton

***GREG B. BROWN**	**CHAIRMAN & CEO**
BOB GREGORY	**PRESIDENT**
BOB LEWIS	**SR. VICE PRESIDENT**
K. M. TAYLOR	**VICE PRESIDENT**
MARGARET JEFFERSON	**VICE PRESIDENT**
BILL SCEARCE	**VICE PRESIDENT**

Total Assets	72,301	Preferred Stock	-0-
Loans, Net	25,743	Common Stock	729
Securities	24,208	Surplus	857
Interest Bearing Balances	16,193	Undivided Profits	4,069
Total Deposits	63,602	Reserve for Loan Losses	379
Number Shares Authorized	73	Total Equity Capital	5,655
Number Shares Outstanding	73	Subordinated Debt	469

DIRECTORS: Greg B. Brown, June Brown, Lilburn Carlisle, J. D. Harris, R. G. Kuerner, I. E. McCray, Jr., John Young, Bob Gregory

*Designates Chief Executive Officer

BANK OF BENTONVILLE

201 Northeast A
P.O. Box 1229 Benton County
Zip Code: 72712

City: Bentonville
Charter Number: 641
Telephone: 273-3331

Population: 9,920
Charter Date: February 25, 1931
Branches: 4

Bank Holding Company Affiliate: None

***BURTON STACY**	**PRESIDENT**
DAVID SHORT	**EXEC. VICE PRESIDENT**
JOHN FRYER	**EXEC. VICE PRESIDENT**
WARREN FIELDS	**SR. VICE PRESIDENT**

Total Assets	175,415	Preferred Stock	-0-
Loans, Net	98,299	Common Stock	980
Securities	59,299	Surplus	5,270
Interest Bearing Balances	3,913	Undivided Profits	7,954
Total Deposits	156,471	Reserve for Loan Losses	1,371
Number Shares Authorized	100,000	Total Equity Capital	14,204
Number Shares Outstanding	78,400	Subordinated Debt	-0-

DIRECTORS: Edward F. Adair, George Billingsley, R. E. Buck, Max Burger, Ralph N. Dunn, Jim Eskridge, Glenn Featherston, Lael Finch, John W. Fryer, David Glass, Bill Lee, John Shores, Burton Stacy, Alice Walton

*Designates Chief Executive Officer

BANK OF BLEVINS

P. O. Box 158 Hempstead County
Zip Code: 71825

City: Blevins
Charter Number 385
Telephone: 874-2541

Population: 314
Charter Date: August 12, 1912
Branches: 0

Bank Holding Company Affiliate: First National Bank Shares of Hempstead Co.

P. C. STEPHENS	**PRESIDENT**
***MIKE STEPHENS**	**EXEC. VICE PRESIDENT**
NELL STEPHENS	**SR. VICE PRESIDENT**

Total Assets	9,069	Preferred Stock	-0-
Loans, Net	3,543	Common Stock	101
Securities	2,229	Surplus	150
Interest Bearing Balances	2,689	Undivided Profits	527
Total Deposits	8,228	Reserve for Loan Losses	42
Number Shares Authorized	16,000	Total Equity Capital	778
Number Shares Outstanding	8,050	Subordinated Debt	-0-

DIRECTORS: Mike Stephens, P. C. Stephens, Nell Stephens, Thomas E. Hays, Harold Stephens

*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

400 West Main Street
P. O. Box 688 Mississippi County
Zip Code: 72315

City: Blytheville
Charter Number: 253
Telephone: 763-8101

Population: 24,314
Charter Date: March 16, 1908
Branches: 3

Bank Holding Company Affiliate: None

***JAMES L. MAGEE**	**CHAIRMAN & CEO**
ALVIN HUFFMAN III	**PRESIDENT**
JAMES STEVEN BELL	**SENIOR VICE PRESIDENT**
WILLIAM MICHAEL HUFFMAN	**VICE PRESIDENT**
JOSEPH M. CHURCHILL	**VICE PRESIDENT**

Total Assets	87,950	Preferred Stock	-0-
Loans, Net	24,965	Common Stock	1,000
Securities	42,077	Surplus	2,750
Interest Bearing Balances	10,158	Undivided Profits	4,269
Total Deposits	78,963	Reserve for Loan Losses	379
Number Shares Authorized	40,000	Total Equity Capital	8,019
Number Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: James L. Magee, Alvin Huffman III, Lee A. Crowe, Gaylon M. Lawrence, Dale S. Briggs, Jerry Cohon, Glen A. Cook, Paul C. Hughes, Herbert Jones, R. A. Porter

*Designates Chief Executive Officer

CITIZENS BANK OF BOONEVILLE

P.O. Box 238 Logan County
Zip Code: 72927

City: Booneville
Charter Number: 397
Telephone: 675-2747

Population: 3,718
Charter Date: April 10, 1910
Branches: 3

Bank Holding Company Affiliate: First Western Bancshares Inc.

***JERAL L. HAMPTON**	**CHAIRMAN & PRESIDENT**
JOHN T. HAMPTON	**EXECUTIVE VICE PRESIDENT**
BILL MITCHELL	**VICE PRESIDENT & CASHIER**
SHIRLEY YOUNG	**VICE PRESIDENT**
JOE EARP	**VICE PRESDIENT**
TOM CALLAN	**VICE PRESIDENT**
LEE STRICKLAND	**VICE PRESIDENT**
GLYNDA McCONNELL	**ASSISTANT VICE PRESIDENT**
CAROLYN J. HOLT	**ASSISTANT VICE PRESIDENT**

Total Assets	67,645	Preferred Stock	-0-
Loans, Net	35,435	Common Stock	1,000
Securities	17,831	Surplus	1,000
Interest Bearing Balances	10,478	Undivided Profits	3,122
Total Deposits	61,536	Reserve for Loan Losses	503
Number Shares Authorized	100,000	Total Equity Capital	5,122
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Melvin R. Dunn, Glenn Fitzgerald, John T. Hampton, Billy Dale Leslie, C.R. Lippard, W. C. Littlefield, Gene Remy, A. B. Littlefield, Jeral L. Hampton

*Designates Chief Executive Officer

THE BANK OF BRADLEY

Main Street
P.O. Box 128 Lafayette County
Zip Code: 71826

City: Bradley
Charter Number: 653
Telephone: 894-3322

Population: 790
Charter Date: April 10, 1933
Branches: 0

Bank Holding Company Affiliate: The Bradley Corporation

***LANE PIERCE**	**PRESIDENT**
BILLIE PIERCE	**EXECUTIVE VICE PRESIDENT**
WANDA HAYES	**CASHIER**

Total Assets	10,289	Preferred Stock	-0-
Loans, Net	5,876	Common Stock	100
Securities	2,056	Surplus	650
Interest Bearing Balances	490	Undivided Profits	33
Total Deposits	9,444	Reserve for Loan Losses	153
Number Shares Authorized	11,000	Total Equity Capital	783
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Gerald E. Crabtree, Randy Griffing, Lane Pierce

*Designates Chief Executive Officer

BANK OF BRINKLEY

130 S. New Orleans
P.O. Box 727 Monroe County
Zip Code: 72021

City: Brinkley
Charter Number: 110
Telephone: 734-3133

Population: 4,909
Charter Date: January 17, 1903
Branches: 0

Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

A. L. RUSHER	**CHAIRMAN**
***A. H. RUSHER**	**PRESIDENT**
GUS RUSHER	**EXECUTIVE VICE PRESIDENT**
HAROLD HARDWICK	**VICE PRESIDENT**
TERRY SINGLETERRY	**ASSISTANT VICE PRESIDENT**
MILDRED DICKSON	**CASHIER**
DELMA GROSS	**ASSISTANT CASHIER**
KITTY SMITH	**ASSISTANT CASHIER**
VIRGINIA SIMPSON	**ASSISTANT CASHIER**
TODD WILSON	**LOAN OFFICER**

Total Assets	52,140	Preferred Stock	-0-
Loans, Net	19,213	Common Stock	600
Securities	20,233	Surplus	2,000
Interest Bearing Balances	7,091	Undivided Profits	2,412
Total Deposits	46,790	Reserve for Loan Losses	301
Number Shares Authorized	24,000	Total Equity Capital	5,012
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: A. L. Rusher, A. H. Rusher, Gus Rusher, Harold Hardwick, L. C. Dial, Don Fuller, J. H. Carroll, Jr., S. A. McKnight

*Designates Chief Executive Officer

BANK OF CABOT

One City Plaza
P.O. Box 1028 Lonoke County
Zip Code: 72023

City: Cabot
Charter Number: 120
Telephone: 843-3575

Population: 6,168
Charter Date: March 15, 1903
Branches: 2

Bank Holding Company Affiliate: Cabot Bankshares, Inc.

***J. M. PARK**	**PRESIDENT**
JOE W. PARK	**VICE PRESIDENT & CASHIER**
WILLIAM E. WILLIAMS	**VICE PRESIDENT**
JAUNITA C. MORDEN	**VICE PRESIDENT**
JAMES F. CAMPBELL	**VICE PRESIDENT**
JOHN C. THOMPSON	**VICE PRESIDENT**
DORIS L. WALKER	**CONTROLLER**
THETTA M. ALLMAN	**ASSISTANT VICE PRESIDENT**
VIRGINIA M. IRVIN	**ASSISTANT VICE PRESIDENT**

Total Assets	76,351	Preferred Stock	-0-
Loans, Net	48,567	Common Stock	625
Securities	21,567	Surplus	1,575
Interest Bearing Balances	-0-	Undivided Profits	4,000
Total Deposits	69,041	Reserve for Loan Losses	514
Number Shares Authorized	25,000	Total Equity Capital	6,200
Number Shares Outstanding	25,000	Subordinated Debt	300

DIRECTORS: Howell M. Thompson, A. M. Feland, III, Austin R. Leeds, Jack M. Lowman, James M. Park, Joe W. Park, Sue W. Park, Gerald H. Shock, Oris E. Spence, H. A. Whitley, Charles R. Templeton, William E. Williams, Jeff D. Wood, W. T. Barnwell

*Designates Chief Executive Officer

CARAWAY BANK

P.O. Box 39 Craighead County
Zip Code: 72419

City: Caraway
Charter Number: 717
Telephone: 482-3329

Population: 1,165
Charter Date: November 27, 1962
Branches: 0

Bank Holding Company Affiliate: Caraway Bancshares

***J. R. DAVID, JR.**	**CHAIRMAN**
DEBORAH DAVID TAYLOR	**EXECUTIVE VICE PRESIDENT**
JEAN GOODMAN	**SENIOR VICE PRESIDENT**
GUNDEL DAVID MARTIN	**VICE PRESIDENT**

Total Assets	9,286	Preferred Stock	-0-
Loans, Net	4,876	Common Stock	252
Securities	2,257	Surplus	100
Interest Bearing Balances	199	Undivided Profits	511
Total Deposits	8,379	Reserve for Loan Losses	157
Number Shares Authorized	10,080	Total Equity Capital	863
Number Shares Outstanding	10,080	Subordinated Debt	-0-

DIRECTORS: J.R. David, Jr., Deborah David Taylor, Lee David, Stephen E. Jones, Gundel David Martin

*Designates Chief Executive Officer

CITIZENS BANK & TRUST

P.O. Box 69 Lonoke County
Zip Code: 72024

City: Carlisle
Charter Number: 628
Telephone: 552-7571

Population: 2,500
Charter Date: December 22, 1930
Branches: 1

Bank Holding Company Affiliate: Grand Prairie Bancshares, Inc.

***M. S. WOODRUFF**	**PRESIDENT**
BILL SHOUP	**SENIOR VICE PRESIDENT**
LAVERNE CALDWELL	**VICE PRESIDENT & CASHIER**
GAINES YOUNG	**VICE PRESIDENT**
DAN HORTON	**VICE PRESIDENT**

Total Assets	46,224	Preferred Stock	-0-
Loans, Net	26,324	Common Stock	975
Securities	15,483	Surplus	1,025
Interest Bearing Balances	200	Undivided Profits	2,082
Total Deposits	41,064	Reserve for Loan Losses	269
Number Shares Authorized	39,000	Total Equity Capital	4,083
Number Shares Outstanding	39,000	Subordinated Debt	-0-

DIRECTORS: M.S. Woodruff, Garland Cazer, J. F. Gartman, Daniel C. Horton, Chas. C. Hunt, Chas. C. Owen, Billy J. Shoup, Randall Snider, M. Gaines Young, Clifford Bennett, C. W. Harper

*Designates Chief Executive Officer

BANK OF CAVE CITY

Main Street
P.O. Box 82 Sharp County
Zip Code: 72521

City: Cave City
Charter Number: 209
Telephone: 283-5301

Population: 1,634
Charter Date: July 2, 1906
Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares

***EUGENE STREET**	**PRESIDENT & CHAIRMAN**
JAMES M. STREET	**EXECUTIVE VICE PRESIDENT**
CLIFTON CRABTREE	**SENIOR VICE PRESIDENT**
ANN JAMES	**VICE PRESIDENT**
GAYLA HICKMAN	**ASSISTANT VICE PRESIDENT**

Total Assets	22,262	Preferred Stock	-0-
Loans, Net	11,140	Common Stock	100
Securities	9,060	Surplus	400
Interest Bearing Balances	498	Undivided Profits	1,129
Total Deposits	20,360	Reserve for Loan Losses	168
Number Shares Authorized	4,000	Total Equity Capital	1,629
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Eugene Street, James E. Street, James M. Street, Clifton Crabtree, Samuel Beller

*Designates Chief Executive Officer

AMERICAN STATE BANK

P.O. Box 128 Franklin County
Zip Code: 72933

City: Charleston
Charter Number: 314
Telephone: 965-2201

Population: 1,759
Charter Date: June 10, 1910
Branches: 1

Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

***JOE S. HIATT**	**CHAIRMAN & C.E.O.**
MICHAEL F. FLYNN	**PRESIDENT**
SHERMAN HIATT	**VICE PRESIDENT**
MARGIE HIATT	**VICE PRESIDENT**
CHARLES J. BROWN	**VICE PRESIDENT**
ALICE K. WOOD	**ASSISTANT VICE PRESIDENT**
ANGELA HAYNES	**CASHIER**

Total Assets	33,547	Preferred Stock	-0-
Loans, Net	13,230	Common Stock	300
Securities	15,871	Surplus	1,000
Interest Bearing Balances	2,580	Undivided Profits	2,466
Total Deposits	29,277	Reserve for Loan Losses	148
Number Shares Authorized	12,000	Total Equity Capital	3,766
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Joe S. Hiatt, Michael F. Flynn, Sherman Hiatt, Joe O. Larkin, John McDonald, Joe O. Medlock, Troy Clark, Clyde L. Hiatt, Harold W. Jones

*Designates Chief Executive Officer

BANK OF CHERRY VALLEY

P.O. Box 188 Cross County
Zip Code: 72324

City: Cherry Valley
Charter Number: 228
Telephone: 588-3332

Population: 725
Charter Date: January 24, 1907
Branches: 0

Bank Holding Company Affiliate: Cherry Valley Bancshares, Inc.

W. M. SMITH, JR.	**PRESIDENT**
***W. M. SMITH, III**	**EXECUTIVE VICE PRESIDENT**
EMMETT MILAM	**VICE PRESIDENT**
YVONNE LACE	**CASHIER**

Total Assets	18,453	Preferred Stock	-0-
Loans, Net	8,016	Common Stock	100
Securities	4,195	Surplus	1,000
Interest Bearing Balances	5,337	Undivided Profits	431
Total Deposits	15,645	Reserve for Loan Losses	131
Number Shares Authorized	2,000	Total Equity Capital	1,531
Number Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: W. M. Smith, Jr., W. M. Smith, III, Emmett Milam, H. H. Beasley, Edward Maddox

*Designates Chief Executive Officer

MERCHANTS AND PLANTERS BANK

297 Madison Street
P.O. Box 80 Monroe County
Zip Code: 72029

City: Clarendon
Charter Number: 21
Telephone: 747-3319

Population: 2,500
Charter Date: July 23, 1890
Branches: 0

Bank Holding Company Affiliate: Clarendon Holding Co.

JAMES B. SHARP	**CHAIRMAN**
***J. PERRY LEE**	**PRESIDENT**
RHETA GRIFFITH	**SECRETARY**

Total Assets	19,409	Preferred Stock	-0-
Loans, Net	3,901	Common Stock	150
Securities	12,749	Surplus	600
Interest Bearing Balances	980	Undivided Profits	740
Total Deposits	17,784	Reserve for Loan Losses	32
Number Shares Authorized	6,000	Total Equity Capital	1,490
Number Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: James B. Sharp, Rheta Griffith, Donald A. Davis, J. Perry Lee, J. B. Hopson

*Designates Chief Executive Officer

ARKANSAS STATE BANK

Corner of Cravens and Sevier
P.O. Box 100 Johnson County
Zip Code: 72830

City: Clarksville
Charter Number: 722
Telephone: 754-6325

Population: 5,200
Charter Date: March 8, 1967
Branches: 3

Bank Holding Company Affiliate: Arkansas State Bankcorporation

***JEFFERSON H. HANEY**	**CHAIRMAN, CEO**
DONALD F. PERRY	**VICE PRESIDENT**
BETTY CALLAHAN	**VICE PRESIDENT**
DENTON TUMBLESON	**VICE PRESIDENT**
JAY HANEY	**VICE PRESIDENT**

Total Assets	46,393	Preferred Stock	-0-
Loans, Net	22,809	Common Stock	120
Securities	16,426	Surplus	1,880
Interest Bearing Balances	2,195	Undivided Profits	2,079
Total Deposits	42,061	Reserve for Loan Losses	279
Number Shares Authorized	12,000	Total Equity Capital	4,079
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Jefferson H. Haney, Dane Riggs, Donald F. Perry, R.L. Thompson, Harold Whitson, Armil Taylor, Guy Shrigley, Jim Dickerson

*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

214 Main Street
P.O. Box 288 Johnson County
Zip Code: 72830

City: Clarksville
Charter Number: 737
Telephone: 754-2020

Population: 5,200
Charter Date: July 6, 1978
Branches: 2

Bank Holding Company Affiliate: Farmers Investment Corporation

***JOE A. WOODSON**	**CHIEF EXECUTIVE OFFICER**
ERNEST L. WHITE	**PRESIDENT**
RONALD R. COLLINS	**SENIOR VICE PRESIDENT**
MARY L. WARREN	**VICE PRESIDENT**
JAMES C. EAST	**CHAIRMAN**
NINA MASON	**VICE PRESIDENT**
HAROLD JOHNSON	**VICE PRESIDENT**
REBECCA UPTON	**VICE PRESIDENT**
ROBERT C. MAGEE	**VICE PRESIDENT**

Total Assets	65,627	Preferred Stock	-0-
Loans, Net	40,408	Common Stock	550
Securities	18,715	Surplus	2,000
Interest Bearing Balances	1,563	Undivided Profits	1,965
Total Deposits	59,496	Reserve for Loan Losses	642
Number Shares Authorized	5,495	Total Equity Capital	4,515
Number Shares Outstanding	5,495	Subordinated Debt	600

DIRECTORS: James C. East, Robert A. Hurley, James E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill Porter, Ted Riley, J.T. White, Ernest L. White, Joe A. Woodson

*Designates Chief Executive Officer

CLINTON STATE BANK

202 South Court
P.O. Box 57 Van Buren County
Zip Code: 72031

City: Clinton
Charter Number: 695
Telephone: 745-2441

Population: 2,080
Charter Date: October 16, 1946
Branches: 4

Bank Holding Company Affiliate: Clinton Bancshares, Inc.

JOHN L. JOHNSON	**SENIOR CHAIRMAN**
***ROBERT MORGAN**	**CHAIRMAN & CEO**
DYKE JOHNSON	**PRESIDENT**
BUD McKNIGHT	**EXECUTIVE VICE PRESIDENT**
JO SMITH	**SENIOR VICE PRESIDENT**
CHARLES E. SMITH	**VICE PRESIDENT**
EILEEN SMILEY	**VICE PRESIDENT**
ROBERT BARNUM	**VICE PRESIDENT & TO**
CLOETTA HUTTO	**VICE PRESIDENT**

Total Assets	63,834	Preferred Stock	-0-
Loans, Net	27,933	Common Stock	400
Securities	24,459	Surplus	2,100
Interest Bearing Balances	5,597	Undivided Profits	1,956
Total Deposits	58,745	Reserve for Loan Losses	531
Number Shares Authorized	4,000	Total Equity Capital	4,456
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John L. Johnson, Robert Morgan, Dyke Johnson, Thomas "Bud" McKnight, Paul L. Bone, Roy Lefler, Jr., Jay W. Jackson, Joe Lee

*Designates Chief Executive Officer

FIRST STATE BANK AND TRUST COMPANY

One Harkrider
P.O. Box 729 Faulkner County
Zip Code: 72032

City: Conway
Charter Number: 693
Telephone: 329-5656

Population: 23,800
Charter Date: May 18, 1946
Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

***JAMES G. WILLIAMSON, JR.**	**CHAIRMAN OF THE BOARD & CHIEF EXECUTIVE OFFICER**
B. J. DAUGHERTY	**PRESIDENT**
RICHARD P. CLARK, II	**SENIOR VICE PRESIDENT & TO**
JOHN C. STANTON	**SENIOR VICE PRESIDENT**
DON BONE	**VICE PRESIDENT**
JACK HUMPHREY	**VICE PRESIDENT**
JERRY REA	**VICE PRESIDENT**
ALVIN G. ROSS	**VICE PRESIDENT & CASHIER**
BRENDA N. HESTER	**VICE PRESIDENT**

Total Assets	160,460	Preferred Stock	-0-
Loans, Net	105,336	Common Stock	1,000
Securities	22,223	Surplus	4,000
Interest Bearing Balances	9,850	Undivided Profits	4,890
Total Deposits	148,851	Reserve for Loan Losses	1,703
Number Shares Authorized	100,000	Total Equity Capital	9,891
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: James G. Williamson, Jr., M. M. Satterfield, Sr., Senator Stanley Russ, Earl F. Rogers, Frank E. Robins, III, J.F. O'Kelley, Charles Morgan, J. W. McCracken, Alphonse M. Hiegel, B.J. Daugherty, James H. Brewer, Dr. Bob G. Banister

*Designates Chief Executive Officer

CORNING BANK

P.O. Box 439 Clay County
Zip Code: 72422

City: Corning
Charter Number: 745
Telephone: 857-3592

Population: 3,500
Charter Date: June 15, 1984
Branches: 2

Bank Holding Company Affiliate: First Paragould Bankshares, Inc.

***KELLY G. WRIGHT**	**PRESIDENT & C.E.O.**
LARRY BREWER	**CHAIRMAN OF THE BOARD**
G.L. LIEBLONG	**VICE CHAIRMAN OF THE BOARD**
DONIS SIMPSON	**EX. VICE PRESIDENT & CASHIER**
JIM VINSON	**SENIOR VICE PRESIDENT**
LOUISE COLEMAN	**VICE PRESIDENT-OPERATIONS**
BOB LOCKWOOD	**VICE PRESIDENT**
KARLA PATTERSON	**VICE PRESIDENT & MTG. LN. OFFICER**
LILA SHOCKLEY	**STAFF ACCOUNTANT**
VEDA ESMON	**AUDITOR**

Total Assets	40,218	Preferred Stock	-0-
Loans Net	17,198	Common Stock	100
Securities	19,364	Surplus	1,801
Interest Bearing Balances	290	Undivided Profits	1,150
Total Deposits	35,043	Reserve for Loan Losses	186
Number Shares Authorized	10,000	Total Equity Capital	3,051
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Larry Brewer, G.L. Lieblong, Kelly Wright, Robert Bland, J.C. Cothren, Dr. Robert Fahr, Dr. George Haynes, Roy McSpadden, J.T. Meriwether, Bill Brewer, Douglas Pillow, Alvin Samuels, Frank J. Schreit, Dr. J.M. Williams, Charles E. Williamson

*Designates Chief Executive Officer

FIRST STATE BANK

123 Main Street
P.O. Box 638 Ashley County
Zip Code: 71635

City: Crossett
Charter Number: 718
Telephone: 364-5131

Population: 6,700
Charter Date: May 13, 1963
Branches: 1

Bank Holding Company Affiliate: Evergreen Bancshares, Inc.

***JIMMY V. FINCHER**	**PRESIDENT**
RICHARD E. GRIFFIN	**CHAIRMAN**
DONALD W. WOODS	**VICE PRESIDENT**
CHERYL GOODWIN	**CASHIER**
JEANIE PARKER	**ADM. OFFICER**
ERMA WALKER	**ASSISTANT CASHIER**

Total Assets	15,145	Preferred Stock	-0-
Loans, Net	8,894	Common Stock	1,000
Securities	1,649	Surplus	380
Interest Bearing Balances	1,818	Undivided Profits	(628)
Total Deposits	14,331	Reserve for Loan Losses	408
Number Shares Authorized	100,000	Total Equity Capital	752
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Charles Baxley, Donald R. Rodgers, Richard E. Griffin, C.E. Ripley, James S. Nolley

*Designates Chief Executive Officer

DANVILLE STATE BANK

501 Main
P.O. Box 609 Yell County
Zip Code: 72833

City: Danville
Charter Number: 615
Telephone: 495-2236

Population: 1,856
Charter Date: October 3, 1930
Branches: 0

Bank Holding Company Affiliate: Chambers Bancshares

***JOHN ED CHAMBERS, JR.**	**CHAIRMAN OF THE BOARD**
JOHN ED CHAMBER, III	**PRESIDENT**
EDWARD J. TAYLOR	**SENIOR VICE PRESIDENT**
BOBBY E. RAMEY	**VICE PRESIDENT & CASHIER**

Total Assets	74,278	Preferred Stock	-0-
Loan, Net	39,461	Common Stock	250
Securities	13,500	Surplus	2,750
Interest Bearing Balances	15,227	Undivided Profits	3,598
Total Deposits	67,084	Reserve for Loan Losses	713
Number Shares Authorized	7,758	Total Equity Capital	6,598
Number Shares Outstanding	7,758	Subordinated Debt	-0-

DIRECTORS: John Ed Chambers, Jr., John Ed Chambers, III, Mike Cornwell, Lloyd R. George, Fay Mathis, Bobby Ramey, Charles Sloan, Edward Taylor

*Designates Chief Executive Officer

ARKANSAS VALLEY BANK

102 South Front Street
P.O. Box 330 Yell County
Zip Code: 72834

City: Dardanelle
Charter Number: 714
Telephone: 229-2151
Population: 3,621
Charter Date: August 29, 1961
Branches: 1

Bank Holding Company Affiliate: Bankstock Two, Inc.

CARL G. HOLT	**CHAIRMAN**
***GEORGE G. GLEASON, II**	**CHIEF EXECUTIVE OFFICER**
MARK D. ROSS	**PRESIDENT - BANK SERVICES**
L. STEVEN ROSS	**PRESIDENT - MORTGAGE SERVICES**
LARRY M. DICKS	**SENIOR VICE PRESIDENT**
SONYA LEE	**SENIOR VICE PRESIDENT**
JUDY ELLIOTT	**VICE PRESIDENT**
DORTHY GEIBE	**CASHIER**

Total Assets	31,276	Preferred Stock	-0-
Loans, Net	20,647	Common Stock	783
Securities	4,939	Surplus	1,576
Interest Bearing Balances	-0-	Undivided Profits	794
Total Deposits	27,877	Reserve for Loan Losses	282
Number Shares Authorized	78,329	Total Equity Capital	3,153
Number Shares Outstanding	78,329	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, Larry M. Dicks, Dr. Gilroy S. Cornwell, Dr. Gene D. Ring, Rennae Sims, Linda D. Gleason, George G. Gleason, II, Rosemary D. Holt, L. Steven Ross, Mark D. Ross, William S. Thornsberry

*Designates Chief Executive Officer

BANK OF DARDANELLE

102 North Front Street
P.O. Box 90 Yell County
Zip Code: 72834

City: Dardanelle
Charter Number: 668
Telephone: 229-3311
Population: 3,621
Charter Date: September 12, 1934
Branches: 1

Bank Holding Company Affiliate: Bank of Dardanelle Bankshares, Inc.

***H. M. ORSBURN**	**PRESIDENT & CEO**
NOEL VANDOVER	**VICE PRESIDENT**
V. E. LAMBERT	**VICE PRESIDENT**
JERRY SADLER	**VICE PRESIDENT**
JANELLE PARKER	**CASHIER**
OPAL ADKISON	**ASSISTANT VICE PRESIDENT**
JANETTA JAY	**ASSISTANT CASHIER**

Total Assets	52,475	Preferred Stock	-0-
Loans, Net	18,572	Common Stock	200
Securities	18,420	Surplus	825
Interest Bearing Balances	9,625	Undivided Profits	4,073
Total Deposits	46,990	Reserve for Loan Losses	165
Number Shares Authorized	8,000	Total Equity Capital	5,098
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Evelyn Jones, John L. Hamilton, H. M. Orsburn, James W. Wallis, Fanny B. George, L. R. Berryhill, Noel A. VanDover

*Designates Chief Executive Officer

DECATUR STATE BANK

Highway 59S
P.O. Box 38 Benton County
Zip Code: 72722

City: Decatur
Charter Number: 707
Telephone: 752-3281

Population: 1,013
Charter Date: May 27, 1954
Branches: 1

Bank Holding Company Affiliate: None

LLOYD PETERSON	**CHAIRMAN OF BOARD**
***VERNON AUSTIN**	**PRESIDENT**
PAUL C. GALYEAN	**VICE PRESIDENT & BRANCH MGR.**
WANDA R. TORMEY	**VICE PRESIDENT & CASHIER**
BILL MONTGOMERY	**VICE PRESIDENT**
BRENDA SPRINKLES	**EXECUTIVE SECRETARY**

Total Assets	29,688	Preferred Stock	-0-
Loan, Net	19,113	Common Stock	350
Securities	2,866	Surplus	350
Interest Bearing Balances	299	Undivided Profits	2,289
Total Deposits	26,525	Reserve for Loan Losses	533
Number Shares Authorized	7,000	Total Equity Capital	2,989
Number Shares Outstanding	7,000	Subordinated Debt	-0-

DIRECTORS: Lloyd Peterson, Vic Evans, Tom M. Edmiston, Dr. E.N. McCollum, Dorothy Peterson, Richard E. Wilmoth, Vernon Austin, Paul Galyean

*Designates Chief Executive Officer

BANK OF DELIGHT

2nd and Antoich Streets
P.O. Box 68 Pike County
Zip Code: 71940

City: Delight
Charter Number: 342
Telephone: 379-2293

Population: 439
Charter Date: June 16, 1911
Branches: 0

Bank Holding Company Affiliate: None

***OLEN HENDRIX**	**PRESIDENT**
DARWIN HENDRIX	**EXECUTIVE VICE PRESIDENT**
GUS WINGFIELD	**SENIOR VICE PRESIDENT**
BUFORD HENDRIX	**SECRETARY**
EDNA JOHNSON	**VICE PRESIDENT & CASHIER**
JAN MITCHELL	**VICE PRESIDENT**
LARRY MAY	**VICE PRESIDENT**
DEBORAH STONE	**ASSISTANT CASHIER**

Total Assets	21,405	Preferred Stock	-0-
Loans, Net	7,297	Common Stock	234
Securities	11,399	Surplus	1,000
Interest Bearing Balances	400	Undivided Profits	1,174
Total Deposits	18,749	Reserve for Loan Losses	35
Number Shares Authorized	9,375	Total Equity Capital	2,408
Number Shares Outstanding	9,375	Subordinated Debt	-0-

DIRECTORS: Olen Hendrix, Buford Hendrix, Clarence Anthony, Darwin Hendrix, Ludis Rhodes, Gus Wingfield, Cecil E. Johnson, III

*Designates Chief Executive Officer

FIRST STATE BANK OF DE QUEEN

Third & Heynecker
P.O. Box 970 Sevier County
Zip Code: 71832

City: De Queen
Charter Number: 731
Telephone: 642-4423

Population: 4,500
Charter Date: August 26, 1974
Branches: 1

Bank Holding Company Affiliate: None

***ART MELSON**	**PRESIDENT**
LYNN CHANEY	**EXECUTIVE VICE-PRESIDENT**
JEAN J. TOLLETT	**CASHIER**
BARBARA KITCHENS	**ASSISTANT VICE-PRESIDENT**
MARGARET FENTON	**ASSISTANT CASHIER**

Total Assets	19,312	Preferred Stock	-0-
Loans, Net	11,585	Common Stock	760
Securities	4,520	Surplus	100
Interest Bearing Balances	1,490	Undivided Profits	628
Total Deposits	17,487	Reserve for Loan Losses	199
Number Shares Authorized	100,000	Total Equity Capital	1,488
Number Shares Outstanding	76,000	Subordinated Debt	30

DIRECTORS: Gary Bell, Lou Gray, R. S. Harris, Art Melson, Ronald Moore, Dennis Smiley, Don Stemple, Coy Wiles

*Designates Chief Executive Officer

DERMOTT STATE BANK

108 East Speedway
P.O. Drawer C Chicot County
Zip Code: 71638

City: Dermott
Charter Number: 672
Telephone: 538-3266

Population: 4,731
Charter Date: July 8, 1935
Branches: 0

Bank Holding Company Affiliate: None

JOHN M. BAXTER	**CHAIRMAN OF THE BOARD**
***JAMES S. SUITT**	**PRESIDENT & CEO**
MARGARET A. MURPHY	**VICE PRESIDENT**
SANDRA BRASHER	**CASHIER**

Total Assets	17,349	Preferred Stock	-0-
Loans, Net	3,592	Common Stock	450
Securities	12,368	Surplus	550
Interest Bearing Balances	2,585	Undivided Profits	1,379
Total Deposits	7,443	Reserve for Loan Losses	98
Number Shares Authorized	18,000	Total Equity Capital	2,477
Number Shares Outstanding	18,000	Subordinated Debt	-0-

DIRECTORS: John M. Baxter, John M. Amn, Clarence Horton, Swan B. Moss, Jr., W.A. Baxter, Bernard Levi, Frank Henry, Jr., James S. Suitt

*Designates Chief Executive Officer

FIRST STATE BANK OF DERMOTT

P.O. Drawer O Chicot County
Zip Code: 71638

City: Dermott
Charter Number: 732
Telephone: 538-3221

Population: 4,731
Charter Date: May 7, 1962
Branches: 0

Bank Holding Company Affiliate: First Delta Financial Corporation

H.W. THOMAS, M.D.	**CHAIRMAN OF BOARD**
***TOM H. GRUMBLES**	**PRESIDENT**
MARY K. TUCKER	**EXECUTIVE VICE PRESIDENT**
CLAUDINE RADANOVICH	**CASHIER**
GERALDINE PARKER	**ASSISTANT CASHIER**

Total Assets	18,280	Preferred Stock	-0-
Loans, Net	7,538	Common Stock	150
Securities	8,995	Surplus	725
Interest Bearing Balances	1,699	Undivided Profits	853
Total Deposits	16,131	Reserve for Loan Losses	100
Number Shares Authorized	17,500	Total Equity Capital	1,728
Number Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: R. H. Dennington, Tom H. Grumbles, Robert B. Gibson, Daniel C. Horton, Leonard L. Hampson, Don C. Scott, H. W. Thomas, M.D., Mary K. Tucker

*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

110 South Third
P.O. Box 369 Prairie County
Zip Code: 72040

City: Des Arc
Charter Number: 84
Telephone: 256-4191

Population: 2,100
Charter Date: January 20, 1902
Branches: 0

Bank Holding Company Affiliate: Security Bancshares, Inc.

***SHEROD S. WHITE**	**PRESIDENT**
JAMES C. TIPTON	**VICE PRESIDENT**
DORA M. HOLLOWAY	**CASHIER**
YVONNE HUNT	**ASSISTANT CASHIER**
CAROLYN KENNEDY	**ASSISTANT CASHIER**
BETTY HOLLIS	**ASSISTANT CASHIER**
FAYE SMITH	**SECRETARY TO BOARD**

Total Assets	30,710	Preferred Stock	-0-
Loans, Net	10,076	Common Stock	788
Securities	19,195	Surplus	1,100
Interest Bearing Balances	-0-	Undivided Profits	4,806
Total Deposits	23,029	Reserve for Loan Losses	166
Number Shares Authorized	78,819	Total Equity Capital	6,695
Number Shares Outstanding	78,819	Subordinated Debt	-0-

DIRECTORS: S. R. Nichols, Henry L. Nichols, Sherod S. White, James C. Tipton, V. O. Calhoun, Jr., George Ford, Donald Guess, R. L. Morton, G. P. Mullen, O. L. Simmons

*Designates Chief Executive Officer

DEWITT BANK & TRUST CO., INC.

2nd and Jefferson Arkansas County
Zip Code: 72042

City: Dewitt
Charter Number: 605
Telephone: 946-3531

Population: 3,928
Charter Date: March 1, 1929
Branches: 0

Bank Holding Company Affiliate: D B & T Financial Corp.

***ELMER A. FERGUSON**	**PRESIDENT, CHAIRMAN OF BOARD**
JULIAN BROWN	**VICE CHAIRMAN**
ROBERT S. JACKSON	**EXECUTIVE VICE PRESIDENT**
NANCY FERGUSON	**VICE PRESIDENT**

Total Assets	59,369	Preferred Stock	-0-
Loans, Net	20,712	Common Stock	1,350
Securities	29,492	Surplus	3,150
Interest Bearing Balances	3,994	Undivided Profits	5,219
Total Deposits	49,151	Reserve for Loan Losses	98
Number Shares Authorized	18,000	Total Equity Capital	9,719
Number Shares Outstanding	18,000	Subordinated Debt	-0-

DIRECTORS: W. H. Botts, Julian Brown, E.E. Denman, Ray D. Dickson, Elmer A. Ferguson, Wayne Hampton, Robert S. Jackson, George Pike, Charles W. Rascc III, Nancy F. Rasco, Jack Whitmore

*Designates Chief Executive Officer

DUMAS STATE BANK

Highway 65 and 165
P.O. Box 700 Desha County
Zip Code: 71639

City: Dumas
Charter Number: 729
Telephone: 382-4204

Population: 6,091
Charter Date: January 11, 1974
Branches: 0

Bank Holding Company Affiliate: Dumas Bancshares, Inc.

***JAMES R. HALL**	**PRESIDENT & CEO**
DENNIS H. FERGUSON	**VICE PRESIDENT**
ANITA GRIMES	**CASHIER**
MARK OWEN	**LOAN OFFICER**
BERNESTINE HUSKEY	**ASSISTANT CASHIER**

Total Assets	16,841	Preferred Stock	-0-
Loans, Net	9,900	Common Stock	300
Securities	3,383	Surplus	700
Interest Bearing Balances	1,350	Undivided Profits	519
Total Deposits	15,226	Reserve for Loan Losses	141
Number Shares Authorized	30,000	Total Equity Capital	1,519
Number Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: James R. Hall, Merle Peterson, A.O. French, Jr., Howard R. Harris, Dorothy Moore, William F. Teeter, Herman S. Vickers, William A. West, M.E. McDonald

*Designates Chief Executive Officer

MERCHANTS AND FARMERS BANK

130 West Waterman
P.O. Drawer D Desha County
Zip Code: 71639

City: Dumas
Charter Number: 278
Telephone: 382-4311

Population: 6,091
Charter Date: May 9, 1909
Branches: 1

Bank Holding Company Affiliate: M & F Financial Corporation

***LORAL M. ADCOCK**	**PRESIDENT & CHAIRMAN OF THE BOARD**
DAVID J. GARRETT	**EXECUTIVE VICE PRESIDENT & CASHIER**
J. MICHAEL JONES	**VICE PRESIDENT & TRUST OFFICER**

Total Assets	44,946	Preferred Stock	-0-
Loans, Net	19,719	Common Stock	1,000
Securities	14,611	Surplus	1,000
Interest Bearing Balances	7,713	Undivided Profits	3,142
Total Deposits	38,742	Reserve for Loan Losses	412
Number Shares Authorized	40,000	Total Equity Capital	5,142
Number Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: Loral M. Adcock, J. E. Allmon, Jr., Charles H. Dante, Claud T. Frank, Edgar C. Gannaway, Marion S. Gill, Harold L. Jones, Clifton L. Meador, David O. Porter III, Thomas F. Shea

*Designates Chief Executive Officer

EARLE STATE BANK

810 Commerce Street
P.O. Box 248 Crittenden County
Zip Code: 72331

City: Earle
Charter Number: 696
Telephone: 792-8613

Population: 4,000
Charter Date: April 24, 1947
Branches: 1

Bank Holding Company Affiliate: Earle Bankshares, Inc.

***J. E. BROOKS**	**PRESIDENT**
JOHN ED GREGSON	**VICE PRESIDENT**
CHRIS M. LEHMAN	**VICE PRESIDENT & MGR.**
MARY E. DAVIS	**VICE PRESIDENT & CASHIER**

Total Assets	29,258	Preferred Stock	-0-
Loans, Net	12,564	Common Stock	1,000
Securities	6,203	Surplus	2,000
Interest Bearing Balances	300	Undivided Profits	1,484
Total Deposits	24,564	Reserve for Loan Losses	143
Number Shares Authorized	100,000	Total Equity Capital	4,484
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: J. E. Brooks, John T. Morrison, J. W. Young, Jr., W. Price Morrison, Jr., W. P. Morrison, Joe M. Morrison, David W. Wallace, James H. Taylor, Jr.

*Designates Chief Executive Officer

THE DELTA STATE BANK

Main Street
P.O. Box 595 Phillips County
Zip Code: 72333

City: Elaine
Charter Number: 697
Telephone: 827-3397

Population: 921
Charter Date: December 30, 1947
Branches: 0

Bank Holding Company Affiliate: None

***MARY LOUISE DEMORET FISER**	**PRESIDENT & CASHIER**
LAMAR MARKS	**SECRETARY**

Total Assets	2,559	Preferred Stock	-0-
Loans, Net	427	Common Stock	40
Securities	679	Surplus	80
Interest Bearing Balances	100	Undivided Profits	911
Total Deposits	1,528	Reserve for Loan Losses	4
Number Shares Authorized	1,600	Total Equity Capital	1,031
Number Shares Outstanding	1,600	Subordinated Debt	-0-

DIRECTORS: Mary Louise Demoret Fiser, Lamar Marks, Esley E. Johnson, Sr.

*Designates Chief Executive Officer

THE EXCHANGE BANK & TRUST COMPANY

214 North Washington
P.O. Box 641 Union County
Zip Code: 71731

City: El Dorado
Charter Number: 658
Telephone: 862-6683

Population: 26,000
Charter Date: August 12, 1933
Branches: 2

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

***ROBERT P. TAYLOR**	**PRESIDENT & CEO**
STEVE LEVERETTE	**SENIOR VICE PRESIDENT**
TANDY MENEFEE	**SENIOR VICE PRESIDENT**
GLENN RAMBIN	**SENIOR VICE PRESIDENT**
CAROLYN BEAVERS	**SENIOR VICE PRESIDENT**

Total Assets	93,141	Preferred Stock	-0-
Loans, Net	46,561	Common Stock	1,000
Securities	27,807	Surplus	1,000
Interest Bearing Balances	3,189	Undivided Profits	5,786
Total Deposits	81,142	Reserve for Loan Losses	771
Number Shares Authorized	40,000	Total Equity Capital	7,786
Number Shares Outstanding	40,000	Subordinated Debt	500

DIRECTORS: James Garison, George Haefner, Edward Hurley, D. R. James, Jr., Rodney Landes, Bill G. McGuire, John R. Meadows, John Solomon, Robert P. Taylor, Charles Thomas, Dr. John Williamson, Gerald Young, Bruce Anthony

*Designates Chief Executive Officer

BANK OF ELKINS

P.O. Box 333 Washington County
Zip Code: 72727

City: Elkins
Charter Number: 377
Telephone: 643-2131

Population: 600
Charter Date: June 1, 1912
Branches: 1

Bank Holding Company Affiliate: Community Investment, Inc.

***JOEL L. BUNCH**	**CHAIRMAN & PRESIDENT**
JOYCE R. BUNCH	**EXECUTIVE VICE PRESIDENT & CASHIER**
RANDALL D. HARPER	**VICE PRESIDENT**
MARGIE R. EATON	**ASSISTANT CASHIER**

Total Assets	20,707	Preferred Stock	-0-
Loans, Net	14,134	Common Stock	250
Securities	3,093	Surplus	591
Interest Bearing Balances	1,000	Undivided Profits	788
Total Deposits	19,004	Reserve for Loan Losses	203
Number Shares Authorized	12,500	Total Equity Capital	1,629
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone

*Designates Chief Executive Officer

BANK OF ENGLAND

123 S. Main
P.O. Box 70 Lonoke County
Zip Code: 72046

City: England
Charter Number: 48
Telephone: 842-2555

Population: 3,081
Charter Date: August 8, 1898
Branches: 1

Bank Holding Company Affiliate: None

***SETH BOLES, JR.**	**PRESIDENT**
OTHA E. FRIZZELL	**CASHIER**
GARY R. CANADA, SR.	**ASSISTANT CASHIER**

Total Assets	14,593	Preferred Stock	-0-
Loans, Net	5,215	Common Stock	100
Securities	8,086	Surplus	750
Interest Bearing Balances	197	Undivided Profits	1,155
Total Deposits	12,462	Reserve for Loan Losses	123
Number Shares Authorized	10,000	Total Equity Capital	2,005
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Seth Boles, Jr., Otha E. Frizzell, Gary Canada, Sr., Thomas O. Murchison, Sr.

*Designates Chief Executive Officer

THE CITIZENS BANK

100 S. Allis
P.O.Box 190 Lonoke County
Zip Code: 72046

City: England
Charter Number: 633
Telephone: 842-2541

Population: 3,081
Charter Date: January 14, 1931
Branches: 0

Bank Holding Company Affiliate: None

***KAYE L. HALL**	**PRESIDENT & CEO**
SHEILA C. RICE	**VICE PRESIDENT & CASHIER**
BOBBY D. MONTGOMERY	**VICE PRESIDENT & LOAN OFFICER**

Total Assets	21,194	Preferred Stock	-0-
Loans, Net	9,231	Common Stock	240
Securities	9,322	Surplus	1,160
Interest Bearing Balances	1,091	Undivided Profits	1,459
Total Deposits	17,590	Reserve for Loan Losses	13
Number Shares Authorized	9,600	Total Equity Capital	2,859
Number Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Kaye L. Hall, John W. Gann, Dorothy C. Morey, Sheila C. Rice, Pauline Leonard, D. B. Morgan, Jr., Bobby D. Montgomery

*Designates Chief Executive Officer

THE EUDORA BANK

Drawer 270 Chicot County
Zip Code: 71640

City: Eudora
Charter Number: 629
Telephone: 355-8311

Population: 3,600
Charter Date: December 23, 1930
Branches: 0

Bank Holding Company Affiliate: Delta Bancshares, Inc.

***GENE KEITH**	**EXECUTIVE VICE PRESIDENT**
CLAUDENE STEPHENS	**CASHIER**
JEAN CONNELL	**ASSISTANT VICE PRESIDENT**
MARY RUTH KELLER	**ASSISTANT VICE PRESIDENT**
CHARLOTTE ROSSON	**ASSISTANT CASHIER**
EDWARD MCDOWELL	**LOAN OFFICER**

Total Assets	21,244	Preferred Stock	-0-
Loans, Net	8,619	Common Stock	350
Securities	8,884	Surplus	1,400
Interest Bearing Balances	1,889	Undivided Profits	522
Total Deposits	18,573	Reserve for Loan Losses	180
Number Shares Authorized	1,400	Total Equity Capital	2,272
Number Shares Outstanding	1,400	Subordinated Debt	-0-

DIRECTORS: W.K. Grubbs, Curt Rankin, Charles F. Poole, W. Weaver, Alvin Meyer, Jr., W.R. Selman, Jimmy Pylate

*Designates Chief Executive Officer

BANK OF EUREKA SPRINGS

70 South Main
P.O.Box 309 Carroll County
Zip Code: 72632

City: Eureka Springs
Charter Number: 374
Telephone: 253-8241

Population: 1,986
Charter Date: May 4, 1912
Branches: 2

Bank Holding Company Affiliate: None

***JOHN F. CROSS**	**PRESIDENT**
RICHARD KELLEY	**VICE PRESIDENT**
W. K. GLADDEN	**VICE PRESIDENT**

Total Assets	37,219	Preferred Stock	-0-
Loans, Net	22,047	Common Stock	400
Securities	6,862	Surplus	1,600
Interest Bearing Balances	1,449	Undivided Profits	1,907
Total Deposits	32,947	Reserve for Loan Losses	151
Number Shares Authorized	4,000	Total Equity Capital	3,907
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John F. Cross, James D. Bird, Loren L. Clark, Claude C. Cross, Ruth F. Cross, Lewis E. Epley, Jr., Wayne Johnson, Dorothy F. Mathews, Michael F. Mathews, Eagle Thomas, A.J. Clark

*Designates Chief Executive Officer

BANK OF EVENING SHADE

Hwy 167 South
P.O.Box 98 Sharp County
Zip Code: 72532

City: Evening Shade
Charter Number: 69
Telephone: 266-3215

Population: 394
Charter Date: February 6, 1901
Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

JAMES M. STREET	**CHAIRMAN**
***A. L. HOANEY**	**PRESIDENT/CEO**
SHARON K. QUALLS	**VICE PRESIDENT-CASHIER**

Total Assets	7,979	Preferred Stock	-0-
Loans, Net	3,281	Common Stock	155
Securities	2,800	Surplus	275
Interest Bearing Balances	800	Undivided Profits	368
Total Deposits	7,108	Reserve for Loan Losses	43
Number Shares Authorized	6,200	Total Equity Capital	798
Number Shares Outstanding	6,200	Subordinated Debt	-0-

DIRECTORS: James M. Street, James E. Street, Eugene Street, Samuel F. Beller, Clifton Crabtree, A.L. Hoaney

*Designates Chief Executive Officer

MCILROY BANK & TRUST

One McIlroy Plaza
P.O.Box 1327 Washington County
Zip Code: 72701

City: Fayetteville
Charter Number: 31
Telephone: 575-1000

Population: 40,000
Charter Date: December 24, 1892
Branches: 5

Bank Holding Company Affiliate: Northwest Arkansas BancShares

***JAMES C. GLENN**	**PRESIDENT/CEO**
BRUCE LOFTIN	**SENIOR VICE PRESIDENT**
BILL GOULD	**SENIOR VICE PRESIDENT**
JIM WILSON	**VICE PRESIDENT**

Total Assets	143,650	Preferred Stock	-0-
Loans, Net	74,960	Common Stock	8,353
Securities	49,807	Surplus	1,407
Interest Bearing Balances	4,684	Undivided Profits	(1,368)
Total Deposits	128,615	Reserve for Loan Losses	2,884
Number Shares Authorized	811,120	Total Equity Capital	8,392
Number Shares Outstanding	350,692	Subordinated Debt	1,500

DIRECTORS: Jim C. Walton, J. Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, F.H. Martin, James D. Mashburn, James H. Stewart, Charles E. Scharlau, Jim Bob Wheeler

*Designates Chief Executive Officer

FORDYCE BANK & TRUST COMPANY

200 West 4th
P.O.Box 352 Dallas County
Zip Code: 71742

City: Fordyce
Charter Number: 631
Telephone: 352-3107

Population: 5,175
Charter Date: January 5, 1931
Branches: 2

Bank Holding Company Affiliate: FBT Bancshares, Inc.

***CURTIS HUTCHINS**	**CHAIRMAN & PRESIDENT**
SUZETTE CRUTCHFIELD	**CASHIER & VICE PRESIDENT**
J. H. EVERETT	**VICE PRESIDENT**
JAMES V. HULSE, JR.	**VICE PRESIDENT**
WANDA SMURL	**ASSISTANT VICE PRESIDENT**

Total Assets	39,900	Preferred Stock	-0-
Loans, Net	16,199	Common Stock	200
Securities	19,430	Surplus	1,600
Interest Bearing Balances	600	Undivided Profits	1,815
Total Deposits	35,421	Reserve for Loan Losses	206
Number Shares Authorized	8,000	Total Equity Capital	3,615
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS; Curtis Hutchins, J.H. Everett, L. Weems Trussell, J.W. Hearnsberger, J. Graydon Parham, D.J. Barnes, E.C. Benton, Jr., Sarah K. Benton

*Designates Chief Executive Officer

PLANTERS BANK AND TRUST COMPANY

321 N. Rosser Street
P.O.Box 1539 St. Francis County
Zip Code: 72335

City: Forrest City
Charter Number: 527
Telephone: 633-2833

Population: 18,000
Charter Date: April 15, 1921
Branches: 3

Bank Holding Company Affiliate: None

***FRANKIE PRATT**	**CHAIRMAN & CEO**
JOYCE L. CLARK	**PRESIDENT**
WADE HAWKINS, SR.	**VICE PRESIDENT**
STEVE HORTON	**VICE PRESIDENT**
DIANE THOMASON	**VICE PRESIDENT**
J. C. CAMPBELL	**VICE PRESIDENT**
SUSAN ROLLEY	**VICE PRESIDENT**
DAVID HARDKE	**VICE PRESIDENT**

Total Assets	49,648	Preferred Stock	-0-
Loans, Net	21,567	Common Stock	600
Securities	9,220	Surplus	2,900
Interest Bearing Balances	-0-	Undivided Profits	503
Total Deposits	45,169	Reserve for Loan Losses	492
Number Shares Authorized	24,000	Total Equity Capital	4,003
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Frankie Pratt, Joyce L. Clark, David Hardke, O.J. Gandy, Rex Twist, J.R. Chappell, John Casbeer, Mickey Cissell, J.R. Grobmyer, Oral Edwards, C.N. Haven

*Designates Chief Executive Officer

PLANTERS & MERCHANTS BANK

320 W. Main
P.O.Box 538 Arkansas County
Zip Code: 72055

City: Gillett
Charter Number: 721
Telephone: 548-2211

Population: 927
Charter Date: January 13, 1967
Branches: 0

Bank Holding Company Affiliate: None

***LARRY E. BAUER**	**PRESIDENT**
KENETH SMITH	**CHAIRMAN OF BOARD**
LLOYD E. WALLACE	**ASSISTANT VICE PRESIDENT**
ALICE M. PERRITT	**CASHIER**
FRANK C. WOLFE	**VICE CHAIRMAN**
DARREL NICHOLS	**SECRETARY OF BOARD**
CAROLYN SULLIVAN	**ASSISTANT CASHIER**

Total Assets	12,625	Preferred Stock	-0-
Loans, Net	9,097	Common Stock	150
Securities	1,682	Surplus	700
Interest Bearing Balances	200	Undivided Profits	473
Total Deposits	11,124	Reserve for Loan Losses	114
Number Shares Authorized	12,000	Total Equity Capital	1,323
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Keneth Smith, Frank C. Wolfe, Darrel Nichols, W.P. Hackney, Bobby Turner, Scott Place, Larry E. Bauer

*Designates Chief Executive Officer

THE BANK OF GLENWOOD

Broadway and Pullman
P.O.Box 0 Pike County
Zip Code: 71943

City: Glenwood
Charter Number: 398
Telephone: 356-2121

Population: 1,402
Charter Date: December 27, 1912
Branches: 1

Bank Holding Company Affiliate: None

***VICTOR H. COX**	**PRESIDENT**
PATRICIA OWENS	**CASHIER**
LYNDA ROBBINS	**VICE PRESIDENT**
KATHRYN BAXTER	**ASSISTANT VICE PRESIDENT**

Total Assets	26,644	Preferred Stock	-0-
Loans, Net	15,850	Common Stock	100
Securities	3,193	Surplus	650
Interest Bearing Balances	5,069	Undivided Profits	1,193
Total Deposits	24,428	Reserve for Loan Losses	210
Number Shares Authorized	4,000	Total Equity Capital	1,943
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Victor H. Cox, Mark Bainum, Roy Wisener, Richard L. Cox

*Designates Chief Executive Officer

FIRST STATE BANK

340 S. Main Street
P.O. Box A Lincoln County
Zip Code: 71643

City: Gould
Charter Number: 719
Telephone: 263-4325

Population: 1,671
Charter Date: January 6, 1964
Branches: 1

Bank Holding Company Affiliate: Gould Bancshares, Inc.

***HAROLD H. REID**	**PRESIDENT & CEO**
MARY L. NOLAN	**SENIOR VICE PRESIDENT & CASHIER**
ERNEST C. BRADSHAW	**EXECUTIVE VICE PRESIDENT**
W. J. BOREN	**1st VICE PRESIDENT**
WANDA J. ROBERTSON	**VICE PRESIDENT**
DEBBYE BRADLEY	**ASSISTANT VICE PRESIDENT**
PAT ROOK	**ASSISTANT CASHIER**

Total Assets	12,879	Preferred Stock	-0-
Loans, Net	7,570	Common Stock	200
Securities	2,457	Surplus	1,000
Interest Bearing Balances	1,281	Undivided Profits	16
Total Deposits	11,475	Reserve for Loan Losses	185
Number Shares Authorized	20,000	Total Equity Capital	1,216
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: W.J. Boren, Don Eifling, Kenneth Johnson, Stanley Norris, L.E. Branson, Jr., T.M. Fish, R.C. Johnson, H.H. Reid, W.H. Carder, Sr., Victor Holthoff, R.W. Jones, John Rogers

*Designates Chief Executive Officer

BANK OF GRAVETTE

Main & 3rd
P.O.Box 160 Benton County
Zip Code: 72736

City: Gravette
Charter Number: 46
Telephone: 787-5251

Population: 1,154
Charter Date: March 2, 1898
Branches: 0

Bank Holding Company Affiliate: None

***JOHN R. MEADE**	**PRESIDENT**
DAVID N. WILLS	**EXECUTIVE VICE PRESIDENT**
BILL R. MEADE	**VICE PRESIDENT**
JIM A. EDMONDSON	**VICE PRESIDENT**
LARRY WILMOTH	**CASHIER**
MARGARET PEARSON	**ASSISTANT CASHIER**
VIRGINIA GIBSON	**ASSISTANT CASHIER**
WALT NIELSEN	**ASSISTANT CASHIER**

Total Assets	54,630	Preferred Stock	-0-
Loans, Net	25,890	Common Stock	100
Securities	23,784	Surplus	900
Interest Bearing Balances	300	Undivided Profits	5,308
Total Deposits	46,328	Reserve for Loan Losses	363
Number Shares Authorized	4,000	Total Equity Capital	6,308
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John R. Meade, David N. Wills, Bill R. Meade, Jim A. Edmondson, Phillip Chastain, George Haley, George Cowgur, Albert Dunagin

*Designates Chief Executive Officer

FARMERS BANK

P.O.Box 610 Sebastian County
Zip Code: 72936

City: Greenwood
Charter Number: 243
Telephone: 996-4171

Population: 3,500
Charter Date: August 7, 1907
Branches: 3

Bank Holding Company Affiliate: None

MEANS WILKINSON	**CHAIRMAN**
***BETTY WILKINSON**	**PRESIDENT & CEO**
STANHOPE WILKINSON	**VICE PRESIDENT**
EDWARD WILKINSON	**VICE PRESIDENT**

Total Assets	50,241	Preferred Stock	-0-
Loans, Net	18,963	Common Stock	300
Securities	22,056	Surplus	2,000
Interest Bearing Balances	4,471	Undivided Profits	3,707
Total Deposits	43,473	Reserve for Loan Losses	132
Number Shares Authorized	7,500	Total Equity Capital	6,007
Number Shares Outstanding	7,500	Subordinated Debt	-0-

DIRECTORS: Means Wilkinson, Betty Wilkinson, Stanhope Wilkinson, Edward Wilkinson, Bronson Andrews

*Designates Chief Executive Officer

FIRST STATE BANK

100 Main
P.O.Box 446 Clark County
Zip Code: 71743

City: Gurdon
Charter Number: 61
Telephone: 353-2534

Population: 2,500
Charter Date: August 4, 1900
Branches: 2

Bank Holding Company Affiliate: None

***CARROLL COSTON**	**EXECUTIVE VICE PRESIDENT & CEO**
ERNEST ASHFORD	**VICE PRESIDENT & CASHIER**
ROSS A. CONANT	**VICE PRESIDENT**
JO DAVIES	**VICE PRESIDENT**
LINDA BITTLE	**VICE PRESIDENT**

Total Assets	25,752	Preferred Stock	-0-
Loans, Net	10,821	Common Stock	383
Securities	5,135	Surplus	2,317
Interest Bearing Balances	6,552	Undivided Profits	(1,330)
Total Deposits	22,863	Reserve for Loan Losses	348
Number Shares Authorized	75,000	Total Equity Capital	1,370
Number Shares Outstanding	-0-	Subordinated Debt	300

DIRECTORS: C. Louis Cabe, Paul Barringer, Austin Capps, Carroll Coston, Al Brown, Charles Cabe, John Jackson, Dick Jackson, Jimmy Robbs, Maurice Stricklin, Autrey Horne

*Designates Chief Executive Officer

FARMERS BANK

210 N. Main
P.O.Box 350 Ashley County
Zip Code: 71646

City: Hamburg
Charter Number: 680
Telephone: 853-5222

Population: 3,396
Charter Date: April 14, 1941
Branches: 0

Bank Holding Company Affiliate: None

***GUY HUMPHRIES**	**PRESIDENT**
GORDON S. PRICE, SR.	**EXECUTIVE VICE PRESIDENT**
WILLIAM E. WHITE	**VICE PRESIDENT**
VELMA J. FARMER	**VICE PRESIDENT**
ALLEN FARMER	**CASHIER**

Total Assets	26,021	Preferred Stock	-0-
Loans, Net	13,391	Common Stock	556
Securities	3,652	Surplus	796
Interest Bearing Balances	7,031	Undivided Profits	519
Total Deposits	23,927	Reserve for Loan Losses	192
Number Shares Authorized	30,000	Total Equity Capital	1,872
Number Shares Outstanding	22,260	Subordinated Debt	-0-

DIRECTORS: P.E. Barnes, Joel W. Foote, Nancy C. Foote, W.E. Foote, Jr., Guy Humphries, William E. Johnson, Gordon S. Price, Sr., Earl J. Scott, Jack H. Shell, John W. Spivey

*Designates Chief Executive Officer

CALHOUN COUNTY BANK

200 Main
P.O.Box 8 Calhoun County
Zip Code: 71744

City: Hampton
Charter Number: 220
Telephone: 798-2207

Population: 1,627
Charter Date: October 26, 1906
Branches: 0

Bank Holding Company Affiliate: None

***SEARCY HARRELL, SR.**	**CHAIRMAN & CEO**
SEARCY HARRELL, JR.	**VICE CHAIRMAN OF BOARD**
B. DICKSON NEAL	**PRESIDENT**
BILLY G. WRIGHT	**EXECUTIVE VICE PRESIDENT**
LEN HARRELL	**VICE PRESIDENT**

Total Assets	26,075	Preferred Stock	-0-
Loans, Net	10,508	Common Stock	100
Securities	12,328	Surplus	900
Interest Bearing Balances	798	Undivided Profits	1,684
Total Deposits	23,173	Reserve for Loan Losses	268
Number Shares Authorized	4,000	Total Equity Capital	2,684
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Hubert Brown, Phillip J. Foster, Searcy Harrell, Jr., Searcy Harrell, Sr., Len Harrell, Fay Harrell, B. Dickson Neal, H.M. Welsh, D.W. Wells, Billy G. Wright

*Designates Chief Executive Officer

THE BANK OF HARRISBURG

201 E. Jackson
P.O.Box 17 Poinsett County
Zip Code: 72432

City: Harrisburg
Charter Number: 620
Telephone: 578-2472

Population: 1,963
Charter Date: December 12, 1930
Branches: 0

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

***JERRY M. DYER**	**PRESIDENT**
JAMES WILLIAMS	**EXECUTIVE VICE PRESIDENT**
DONALD BRITNELL	**CASHIER**

Total Assets	25,470	Preferred Stock	-0-
Loans, Net	12,990	Common Stock	100
Securities	5,657	Surplus	2,900
Interest Bearing Balances	2,078	Undivided Profits	(1,183)
Total Deposits	23,503	Reserve for Loan Losses	607
Number Shares Authorized	4,000	Total Equity Capital	1,817
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Jim Tom Butler, Anna Margaret Butler, Connie Butler, Patricia Butler, Jerry M. Dyer, Beth Eaton, Paul Eaton, Harold Majors, James Williams

*Designates Chief Executive Officer

THE SECURITY BANK

303 N. Vine
P.O.Box 1078 Boone County
Zip Code: 72601

City: Harrison
Charter Number: 647
Telephone: 741-8200

Population: 9,500
Charter Date: November 20, 1931
Branches: 3

Bank Holding Company Affiliate: First Security Corporation

L.E. DURAND	**CHAIRMAN OF BOARD**
***WAYNE CLARK**	**PRESIDENT & CEO**
JOHN THORNTON	**SR. VICE PRESIDENT**
JERRY McFARLAND	**VICE PRESIDENT**
DOLORES LAFFERTY	**VICE PRESIDENT**
RICHARD McBEE	**VICE PRESIDENT**
SUE McELROY	**VICE PRESIDENT**
JAMES A. MARSHALL	**VICE PRESIDENT**

Total Assets	109,921	Preferred Stock	-0-
Loans,Net	60,758	Common Stock	1,800
Securities	38,056	Surplus	3,200
Interest Bearing Balances	2,676	Undivided Profits	2,715
Total Deposits	99,355	Reserve for Loan Losses	1,016
Number Shares Authorized	180,000	Total Equity Capital	7,715
Number Shares Outstanding	180,000	Subordinated Debt	-0-

DIRECTORS: Dr. Ralph Bowers, John O. Campbell, Wayne Clark, L.E. Durand, Sheridan Garrison, Richard R. Hudson, Junior Lee, Uvalde Lindsey, Jerry P. Maland, Miller J. Mathews, Jr., H.K. McCaleb, Jr., Tom W. Rogers, Jr.

*Designates Chief Executive Officer

HAZEN FIRST STATE BANK

Chester at Front
P.O.Box 783 Prairie County
Zip Code: 72064

City: Hazen
Charter Number: 744
Telephone: 255-4567

Population: 1,500
Charter Date: May 12, 1983
Branches: 1

Bank Holding Company Affiliate: None

TOMMY HILLMAN	**CHAIRMAN**
***W. M. SHARP**	**PRESIDENT/CEO**
H. W. CLAYTON	**VICE PRESIDENT**
NANCY C. KOCOUREK	**CASHIER**

Total Assets	12,607	Preferred Stock	-0-
Loans, Net	7,325	Common Stock	665
Securities	2,951	Surplus	315
Interest Bearing Balances	289	Undivided Profits	(91)
Total Deposits	11,642	Reserve for Loan Losses	251
Number Shares Authorized	15,000	Total Equity Capital	889
Number Shares Outstanding	13,308	Subordinated Debt	-0-

DIRECTORS: Tommy Hillman, Neil Maynard, Pat Henderson, Robert Petter, Sr., Vernon J. Giss

*Designates Chief Executive Officer

THE CLEBURNE COUNTY BANK

806 West Main Street
P.O.Box 1000 Cleburne County
Zip Code: 72543

City: Heber Springs
Charter Number: 626
Telephone: 362-2456

Population: 5,371
Charter Date: December 16, 1930
Branches: 4

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

***JEROME JOHNSON**	**PRESIDENT**
WALTER ALDRIDGE	**EXECUTIVE VICE PRESIDENT**
JUANITA TAYLOR	**VICE PRESIDENT & CASHIER**
PEGGY SMITH	**VICE PRESIDENT**
MARY HOLLAND	**VICE PRESIDENT**

Total Assets	94,775	Preferred Stock	-0-
Loans, Net	37,115	Common Stock	120
Securities	48,486	Surplus	2,500
Interest Bearing Balances	2,064	Undivided Profits	4,300
Total Deposits	86,885	Reserve for Loan Losses	508
Number Shares Authorized	1,200	Total Equity Captial	6,920
Number Shares Outstanding	1,200	Subordinated Debt	250

DIRECTORS: Jim Tom Butler, Jerome Johnson, Walter Aldridge, L.E. Roberts, Jr., Richie Lee, Beth Eaton, Anna Margaret Butler, Connie Butler, Patricia Butler, Dr. Ricky Johnson, Paul Eaton, Wetzel Stark, Harold Majors, Jr., Jerry Dyer

*Designates Chief Executive Officer

HEBER SPRINGS STATE BANK

2nd & Main Streets
P.O.Box 30 Cleburne County
Zip Code: 72543

City: Heber Springs
Charter Number: 735
Telephone: 362-5821

Population: 5,371
Charter Date: May 27, 1977
Branches: 1

Bank Holding Company Affiliate: State Holding Company

HARRY L. HASTINGS, JR.	**CHAIRMAN**
***THOMAS E. PROPES, JR.**	**PRESIDENT & CEO**
ROBERT A. CARD	**SENIOR VICE PRESIDENT**
JOYCE HARRAL	**VICE PRESIDENT & CASHIER**
JANICE PARROTT	**VICE PRESIDENT**

Total Assets	34,649	Preferred Stock	-0-
Loans,Net	22,763	Common Stock	1,766
Securities	4,647	Surplus	650
Interest Bearing Balances	3,206	Undivided Profits	(447)
Total Deposits	32,215	Reserve for Loan Losses	384
Number Shares Authorized	21,000	Total Equity Capital	1,969
Number Shares Outstanding	18,000	Subordinated Debt	260

DIRECTORS: Harry L. Hastings, Jr., Al Harkins, Catherine Owen, Thomas E. Propes, Jr.

*Designates Chief Executive Officer

BANK OF HOLLY GROVE

P.O.Box Q Monroe County
Zip Code: 72069

City: Holly Grove
Charter Number: 118
Telephone: 462-3331

Population: 850
Charter Date: March 10, 1903
Branches: 0

Bank Holding Company Affiliate: None

***THOMAS M. HARGROVE**	**PRESIDENT**
JEAN M. KIRKPATRICK	**SENIOR VICE PRESIDENT & CASHIER**

Total Assets	20,141	Preferred Stock	-0-
Loans, Net	9,728	Common Stock	60
Securities	9,075	Surplus	940
Interest Bearing Balances	100	Undivided Profits	1,608
Total Deposits	17,059	Reserve for Loan Losses	180
Number Shares Authorized	2,400	Total Equity Capital	2,608
Number Shares Outstanding	2,400	Subordinated Debt	-0-

DIRECTORS: Wilsie M. Matthews, Donald R. Dearing, Ruth T. Dearing, Thomas M. Hargrove, Jean M. Kirkpatrick, John B. Moore, Jr., R.H. Mayo, Herd E. Stone, Jr.

*Designates Chief Executive Officer

HORATIO STATE BANK

Corner of Pride & Main
P.O.Box 347 Sevier County
Zip Code: 71842

City: Horatio
Charter Number: 179
Telephone: 832-2501

Population: 989
Charter Date: May 15, 1905
Branches: 0

Bank Holding Company Affiliate: Pioneer Bancshares, Inc.

***C.E. HENDRIX, JR.**	**PRESIDENT**
EDITH H. SMITH	**TREASURER-SENIOR VICE PRESIDENT**
WILBURN SMITH	**EX. VP and CASHIER**
LOLA J. LAWRENCE	**OPERATIONS OFFICER**
AGNES J. LINCOLN	**BOOKKEEPING OFFICER**

Total Assets	22,200	Preferred Stock	-0-
Loans, Net	11,228	Common Stock	100
Securities	3,651	Surplus	1,000
Interest Bearing Balances	5,304	Undivided Profits	698
Total Deposits	20,251	Reserve for Loan Losses	280
Number Shares Authorized	2,000	Total Equity Capital	1,798
Number Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: C.E. Hendrix, Jr., Edith H. Smith, Wilburn Smith, Loy Poag, Fred Sullivan, Lilla S. Hendrix

*Designates Chief Executive Officer

ARKANSAS BANK & TRUST COMPANY

P.O.Box 5640 Garland County
Zip Code: 71901

City: Hot Springs
Charter Number: 232
Telephone: 624-4611

Population: 36,228
Charter Date: April 18, 1907
Branches: 7

Bank Holding Company Affiliate: ABT Bancshares Corporation

CECIL W. CUPP	**SENIOR CHAIRMAN OF THE BOARD**
***CECIL W. CUPP, JR.**	**CHAIRMAN OF THE BOARD AND CEO**
RAY L. CASH	**PRESIDENT**
GARY E. BLENDEN	**EXECUTIVE VICE PRESIDENT**
PALMER VANDERBURG	**SENIOR VICE PRESIDENT**
RALPH WHITE	**SENIOR VICE PRESIDENT**

Total Assets	286,214	Preferred Stock	-0-
Loans, Net	204,302	Common Stock	3,771
Securities	28,881	Surplus	5,771
Interest Bearing Balances	-0-	Undivided Profits	7,953
Total Deposits	262,607	Reserve for Loan Losses	2,019
Number Shares Authorized	150,834	Total Equity Capital	17,495
Number Shares Outstanding	150,834	Subordinated Debt	2,507

DIRECTORS: Cecil W. Cupp, Cecil W. Cupp, Jr., Ray L. Cash, Gary L. Blenden, Palmer Vanderburg, Cecil W. Cupp III, Gerald H. Fisher, Gaither C. Johnson, Jr., Roy L. Murphy, Jim Randall, John D. Selig, Ray S. Smith, Jr., Richard S. Smith, Hill A. Wheatley, Herman L. Wilson, Jr.

*Designates Chief Executive Officer

BANK OF IMBODEN

P.O.Box 320 Lawrence County
Zip Code: 72434

City: Imboden
Charter Number: 727
Telephone: 869-2291

Population: 661
Charter Date: December 29, 1972
Branches: 1

Bank Holding Company Affiliate: Imboden Bancshares, Inc.

***J.R. DAVID, JR.**	**CHAIRMAN**
STEPHEN E. JONES	**VICE CHAIRMAN & PRESIDENT**
PRESTON L. CLARK	**EXECUTIVE VICE PRESIDENT & CASHIER**

Total Assets	20,567	Preferred Stock	-0-
Loans, Net	12,902	Common Stock	165
Securities	5,016	Surplus	85
Interest Bearing Balances	199	Undivided Profits	143
Total Deposits	19,910	Reserve for Loan Losses	591
Number Shares Authorized	10,000	Total Equity Capital	393
Number Shares Outstanding	6,600	Subordinated Debt	150

DIRECTORS: J.R. David, Jr., Stephen E. Jones, Preston L. Clark, Dan H. Matthews, Jerry R. Foley, Austin Stovall

*Designates Chief Executive Officer

FIRST JACKSONVILLE BANK & TRUST

600 W. Main Street
P.O.Box 827 Pulaski County
Zip Code: 72076

City: Jacksonville
Charter Number: 701
Telephone: 982-4511

Population: 27,000
Charter Date: August 2, 1949
Branches: 4

Bank Holding Company Affiliate: First Arkansas Bancshares, Inc.

***KENNETH PAT WILSON**	**CHAIRMAN & CEO**
LARRY T. WILSON	**PRESIDENT**
JOHN S. FORTENBURY	**EXECUTIVE VICE PRESIDENT**
SIBYL H. CLAY	**VICE PRESIDENT-OPERATIONS**
JOHN McNEE	**VICE PRESIDENT & TRUST OFFICER**
DWIGHT BENTON	**VICE PRESIDENT**
LYNN FAGAN	**VICE PRESIDENT & MARKETING**
FRED LOTTER	**VICE PRESIDENT & AUDITOR**
MARY VERSER	**VICE PRESIDENT-TELLER OPERATIONS**
BILL PENDELTON	**VICE PRESIDENT**

Total Assets	80,383	Preferred Stock	-0-
Loans, Net	45,766	Common Stock	2,000
Securities	25,300	Surplus	1,000
Interest Bearing Balances	200	Undivided Profits	4,283
Total Deposits	72,344	Reserve for Loan Losses	653
Number Shares Authorized	200,000	Total Equity Capital	7,283
Number Shares Outstanding	200,000	Subordinated Debt	-0-

DIRECTORS: Harry K. Dougherty, Joseph W. Gelzine, Bartus M. Gray, Jr., Melda A. Rice, Carl A. Williams, Kenneth Pat Wilson, Larry T. Wilson, Dr. Thomas A. Wortham

*Designates Chief Executive Officer

NEWTON COUNTY BANK

Church & Stone Street
P.O.Box 437 Newton County
Zip Code: 72641

City: Jasper
Charter Number: 121
Telephone: 446-2265

Population: 519
Charter Date: March 24, 1903
Branches: 1

Bank Holding Company Affiliate: Newco Corporation

CARL G. HOLT	**CHAIRMAN**
***GEORGE G. GLEASON, II**	**CHIEF EXECUTIVE OFFICER**
MARK D. ROSS	**PRESIDENT - BANK SERVICES**
L. STEVEN ROSS	**PRESIDENT - MORTGAGE SERVICES**
LARRY M. DICKS	**SENIOR VICE PRESIDENT**
DANNY CRINER	**EXECUTIVE VICE PRESIDENT**
GEORGE LANDRUM	**VICE PRESIDENT & CASHIER**

Total Assets	33,050	Preferred Stock	-0-
Loans, Net	21,509	Common Stock	58
Securities	6,604	Surplus	1,842
Interest Bearing Balances	100	Undivided Profits	843
Total Deposits	30,089	Reserve for Loan Losses	221
Number Shares Authorized	2,500	Total Equity Capital	2,743
Number Shares Outstanding	2,340	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, Mark D. Ross, Danny Criner, George Landrum, L. Steven Ross, Linda D. Gleason

*Designates Chief Executive Officer

BANK OF NORTHEAST ARKANSAS

800 South Main
P.O.Box 1617 Craighead County
Zip Code: 72403

City: Jonesboro
Charter Number: 150
Telephone: 932-2131

Population: 31,530
Charter Date: February 14, 1904
Branches: 4

Bank Holding Company Affiliate: None

***SLOAN RAINWATER**	**PRESIDENT & CHAIRMAN**
AUDREY GLENN	**EXECUTIVE VICE PRESIDENT**
MAX G. COBB	**SENIOR VICE PRESIDENT**
LOYCE MINK	**VICE PRESIDENT**
EVA BEELER	**ASSISTANT VICE PRESIDENT & CASHIER**
GAIL NEBLETT	**ASSISTANT VICE PRESIDENT**
BRENDA GRIFFITH	**ASSISTANT CASHIER**
WM. I. RAINWATER	**VICE CHAIRMAN**

Total Assets	41,166	Preferred Stock	-0-
Loans, Net	19,715	Common Stock	750
Securities	9,378	Surplus	1,000
Interest Bearing Balances	4,599	Undivided Profits	1,791
Total Deposits	37,037	Reserve for Loan Losses	576
Number Shares Authorized	75,000	Total Equity Capital	3,541
Number Shares Outstanding	75,000	Subordinated Debt	275

DIRECTORS: A.B. Clark, Steve Cox, Virginia R. Cox, Grover D. Poole, M.D., Sloan Rainwater, Wm. I Rainwater, Wm. I. Rainwater, Jr, W.T. Rainwater, M.D., J.A. Tomlinson, Gerald G. Watkins

*Designates Chief Executive Officer

CITIZENS BANK OF JONESBORO

Main at Washington
P.O.Box 1090 Craighead County
Zip Code: 72403

City: Jonesboro
Charter Number: 488
Telephone: 932-6603

Population: 31,530
Charter Date: July 25, 1919
Branches: 6

Bank Holding Company Affiliate: Citizens Bancshares

***HERBERT H. McADAMS, II**	**CHAIRMAN OF THE BOARD & CEO**
H. HALL McADAMS, III	**VICE CHAIRMAN OF THE BOARD**
WALTER A. DeROECK	**PRESIDENT**
ROBERT C. CONNER	**VICE PRESIDENT**
BESSIE HODGES	**VICE PRESIDENT & SECRETARY TO THE BOARD**

Total Assets	192,638	Preferred Stock	-0-
Loans, Net	118,562	Common Stock	2,170
Securities	52,384	Surplus	2,330
Interest Bearing Balances	-0-	Undivided Profits	7,903
Total Deposits	168,072	Reserve for Loan Losses	2,685
Number Shares Authorized	217,000	Total Equity Capital	12,403
Number Shares Outstanding	217,000	Subordinated Debt	1,540

DIRECTORS: Herbert H. McAdams, II, Robert C. Connor, John C. Deacon, Walter A. DeRoeck, Glenn Dickson, W.O. Doak, Charlotte Eddington, W.M. Freeze, Jr., James Gramling, Ray Hall, Al M. Heringer, III, Bill Hurt, Jr., H. Hall McAdams, III, Minor M. Markle, Oscar J. Melton, Oscar J. Melton, Jr., Carl R. Reng, W.D. Roberts, Jr., W.R. Roberts, Frank E. Walden, G.D. Wisdom

*Designates Chief Executive Officer

SIMMONS FIRST BANK OF JONESBORO

1720 S. Caraway Road
P.O.Box 1720 Craighead County
Zip Code: 72403

City: Jonesboro
Charter Number: 734
Telephone: 933-8000

Population: 31,530
Charter Date: December 22, 1976
Branches: 2

Bank Holding Company Affiliate: Simmons First National Corporation

DONALD W. STONE	**CHAIRMAN**
***J. C. VAUGHN, JR.**	**PRESIDENT**
RONALD B. JACKSON	**EXECUTIVE VICE PRESIDENT**
JERRY D. BROADAWAY	**VICE PRESIDENT**

Total Assets	51,865	Preferred Stock	-0-
Loans, Net	35,584	Common Stock	1,750
Securities	10,985	Surplus	1,750
Interest Bearing Balances	597	Undivided Profits	730
Total Deposits	46,391	Reserve for Loan Losses	480
Number Shares Authorized	500,000	Total Equity Capital	4,230
Number Shares Outstanding	175,000	Subordinated Debt	400

DIRECTORS: Donald W. Stone, Gene Thomason, J.C. Vaughn, Jr., Franz Hayes, Sam Hummelstein, Frances Kemp, Charles B. Smith, Jr., Niel Crowson

*Designates Chief Executive Officer

MERCANTILE BANK

300 S. Church
P.O.Box 6018 Craighead County
Zip Code: 72403

City: Jonesboro
Charter Number: 648
Telephone: 935-5521

Population: 31,530
Charter Date: January 7, 1932
Branches: 8

Bank Holding Company Affiliate: Mercantile Bancshares, Inc.

***WALLACE FOWLER**	**CHAIRMAN & CEO**
GEORGE F. DELANEY, JR.	**PRESIDENT**
LLOYD McCRACKEN, JR.	**SENIOR VICE PRESIDENT & CFO**
ED WAY	**VICE PRESIDENT-MARKETING**
ED CHERRY	**EXECUTIVE VICE PRESIDENT**
NORMAN LEONARD	**EXECUTIVE VICE PRESIDENT**
EARL GAIRHAN	**SENIOR VICE PRESIDENT**
DICK GRAY	**SR. VICE PRESIDENT-TRUST**
NAOMI CRAFT	**EXECUTIVE VICE PRESIDENT**

Total Assets	187,906	Preferred Stock	-0-
Loans, Net	118,469	Common Stock	1,000
Securities	51,506	Surplus	3,000
Interest Bearing Balances	3,488	Undivided Profits	8,671
Total Deposits	169,509	Reserve for Loan Losses	3,077
Number Shares Authorized	100,000	Total Equity Capital	12,671
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Wallace W. Fowler, Marystel Appleton, Wayne Baker, Roy Cooper, George F. Delaney, Jr., Lynn Greene, Raymond Heern, Ben Lamberth, Glenn Lane, H.T. Loberg, B.E. McKee, J.C. Mahon, M.G. Spurlock

*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

Jefferson & Van Buren
P.O.Box 550 White County
Zip Code: 72081

City: Judsonia
Charter Number: 415
Telephone: 729-3148

Population: 2,025
Charter Date: May 29, 1913
Branches: 0

Bank Holding Company Affiliate: None

E. O. YANCEY	**CHAIRMAN OF BOARD**
E. D. YANCEY	**PRESIDENT**
***JIM EMFINGER**	**EXECUTIVE VICE PRESIDENT**
REYNIE RUTLEDGE	**SECRETARY-TREASURER**

Total Assets	8,484	Preferred Stock	-0-
Loans, Net	2,417	Common Stock	70
Securities	4,619	Surplus	280
Interest Bearing Balances	-0-	Undivided Profits	402
Total Deposits	7,489	Reserve for Loan Losses	30
Number Shares Authorized	2,800	Total Equity Capital	752
Number Shares Outstanding	2,800	Subordinated Debt	-0-

DIRECTORS: E.O. Yancey, E.D. Yancey, Reynie Rutledge

*Designates Chief Executive Officer

UNION STATE BANK

P.O.Box F Union County
Zip Code: 71749

City: Junction City
Charter Number: 415
Telephone: 924-4552

Population: 1,400
Charter Date: August 8, 1933
Branches: 0

Bank Holding Company Affiliate: Junction City Bancshares, Inc.

***JOHN F. MARSH**	**PRESIDENT**
BARBARA DANIELS	**VICE PRESIDENT, CASHIER**
JEROME VASCOCU	**VICE PRESIDENT**
MARY C. JONES	**ASSISTANT CASHIER**
SANDY BRANTLEY	**ASSISTANT CASHIER**

Total Assets	20,274	Preferred Stock	-0-
Loans, Net	13,249	Common Stock	300
Securities	2,863	Surplus	400
Interest Bearing Balances	2,488	Undivided Profits	1,112
Total Deposits	18,329	Reserve for Loan Losses	131
Number Shares Authorized	30,000	Total Equity Capital	1,812
Number Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: F. Ben James, Jr., Jerome Vascocu, John Shealy, Virgil Orr, Randy Ewing, John Marsh, Alvin Green

*Designates Chief Executive Officer

BANK OF KENSETT

P.O.Box 356 White County
Zip Code: 72082

City: Kensett
Charter Number: 528
Telephone: 742-3211

Population: 1,785
Charter Date: February 17, 1922
Branches: 0

Bank Holding Company Affiliate: None

***ROGER MILLS**	**PRESIDENT**
JNO. H. JOHNSTON	**JUNIOR VICE PRESIDENT**
PATSY SCOTT	**CASHIER**

Total Assets	5,611	Preferred Stock	-0-
Loans, Net	190	Common Stock	50
Securities	2,761	Surplus	50
Interest Bearing Balances	896	Undivided Profits	1,222
Total Deposits	4,250	Reserve for Loan Losses	-0-
Number Shares Authorized	500	Total Equity Capital	1,322
Number Shares Outstanding	500	Subordinated Debt	-0-

DIRECTORS: Jno. H. Johnston, Roger Mills, William P. Mills

*Designates Chief Executive Officer

PINE STATE BANK

First Street
P.O.Box 85 Cleveland County
Zip Code: 71652

City: Kingsland
Charter Number: 165
Telephone: 348-5657

Population: 420
Charter Date: August 22, 1904
Branches: 1

Bank Holding Company Affiliate: None

***WILLIAM CAIN LYON**	**PRESIDENT**
PEGGY LYON	**SECRETARY**
DEBORAH GRICE	**VICE PRESIDENT**

Total Assets	4,046	Preferred Stock	-0-
Loans, Net	2,493	Common Stock	43
Securities	625	Surplus	120
Interest Bearing Balances	294	Undivided Profits	134
Total Deposits	3,724	Reserve for Loan Losses	32
Number Shares Authorized	1,830	Total Equity Capital	297
Number Shares Outstanding	1,733	Subordinated Debt	-0-

DIRECTORS: William Cain Lyon, Peggy Lyon, Gene Jines, Jimmy Clark

*Designates Chief Executive Officer

MADISON BANK AND TRUST

101 Public Square
P.O.Box 39 Madison County
Zip Code: 72742

City: Kingston
Charter Number: 338
Telephone: 665-2825

Population: 300
Charter Date: April 7, 1911
Branches: 0

Bank Holding Company Affiliate: Madison Corporation

ROLAND WILLSHIRE	**CHAIRMAN**
***GARY W. BUNCH**	**PRESIDENT**
CARLA HATHORN	**VICE PRESIDENT AND CASHIER**
BLENDA HOWARD	**VICE PRESIDENT**

Total Assets	6,596	Preferred Stock	-0-
Loans, Net	3,696	Common Stock	64
Securities	760	Surplus	242
Interest Bearing Balances	1,592	Undivided Profits	259
Total Deposits	6,003	Reserve for Loan Losses	87
Number Shares Authorized	800	Total Equity Capital	565
Number Shares Outstanding	639	Subordinated Debt	-0-

DIRECTORS: Roland Willshire, Gary W. Burch, Dana Samples, Joe Shrum, Howard Cain, Jr., Gary Easterling, Sumner Brashears

*Designates Chief Executive Officer

BANK OF LAKE VILLAGE

101 Main Street
P.O. Box 727 Chicot County
Zip Code: 71653

City: Lake Village
Charter Number: 675
Telephone: 265-2241

Population: 3,088
Charter Date: October 14, 1937
Branches: 1

Bank Holding Company Affiliate: Southeast Arkansas Bank Corporation

DOUGLAS C. WYNN	**CHAIRMAN OF THE BOARD**
***HERMON CARLTON**	**PRESIDENT AND CEO**
TERENCE J. ALPE	**EXECUTIVE VICE PRESIDENT**
JOYCE BELL	**VICE PRESIDENT AND AUDITOR**
DESSIE LEE GIBBS	**VICE PRESIDENT**

Total Assets	34,292	Preferred Stock	-0-
Loans, Net	17,395	Common Stock	600
Securities	12,609	Surplus	2,500
Interest Bearing Balances	2,038	Undivided Profits	1,395
Total Deposits	29,340	Reserve for Loan Losses	163
Number Shares Authorized	60,000	Total Equity Capital	4,495
Number Shares Outstanding	60,000	Subordinated Debt	-0-

DIRECTORS: Douglas C. Wynn, Ned Mazzanti, Hermon Carlton, Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J. P. Burge, David F. Gillison, Sr., David F. Gillison, Jr., Dr. Marvin D. Loyd, Joe Pieroni, Charles H. Weissinger, Jr.

*Designates Chief Executive Officer

SIMMONS FIRST BANK OF LAKE VILLAGE

333 Main Street
P.O. Drawer 271 Chicot County
Zip Code: 71653

City: Lake Village
Charter Number: 716
Telephone: 265-5366

Population: 3,088
Charter Date: June 12, 1962
Branches: 0

Bank Holding Company Affiliate: Simmons First National Corporation

FRED MICHAEL	**CHAIRMAN**
***BEN V. FLORIANI**	**PRESIDENT & CEO**
FREDDIE BLACK	**EXECUTIVE VICE PRESIDENT**
MIKE CASHION	**VICE PRESIDENT & CASHIER**
LINDA S. PEARSON	**ASSISTANT VICE PRESIDENT**
BECKY BROGDON	**ASSISTANT CASHIER**

Total Assets	24,549	Preferred Stock	-0-
Loans, Net	13,255	Common Stock	250
Securities	9,214	Surplus	250
Interest Bearing Balances	-0-	Undivided Profits	1,387
Total Deposits	21,423	Reserve for Loan Losses	184
Number Shares Authorized	12,500	Total Equity Capital	1,887
Number Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: Sam E. Adkisson, W. E. Ayres, Herman Berkemeyer, Freddie Black, James R. Burchfield, Ohmer C. Burnside, Mike S. Cashion, William H. Drew, Ben V. Floriani, Craig Hunt, Cullen Livingston, Doyne W. Loyd, Geno Mazzanti, Fred P. Michael, Carl O. Powell, Richard L. Pratt, Ted Thornton, Joe Dan Yee

*Designates Chief Executive Officer

CITIZENS BANK OF LAVACA

Main Street
P.O. Box 110 Sebastian County
Zip Code: 72941

City: Lavaca
Charter Number: 308
Telephone: 674-5631

Population: 1,096
Charter Date: May 1, 1914
Branches: 2

Bank Holding Company Affiliate: None

***JAMES N. PATTERSON**	**PRESIDENT**
LARRY D. HURST	**SENIOR VICE PRESIDENT & CASHIER**
GARY W. CARMACK	**VICE PRESIDENT**
PAULETTE CHRONISTER	**VICE PRESIDENT**
LARRY DALE OWEN	**VICE PRESIDENT**
SANDRA K. HANEY	**ASSISTANT VICE PRESIDENT**

Total Assets	32,281	Preferred Stock	-0-
Loans, Net	21,044	Common Stock	261
Securities	7,435	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	1,161
Total Deposits	25,731	Reserve for Loan Losses	322
Number Shares Authorized	22,680	Total Equity Capital	3,422
Number Shares Outstanding	20,849	Subordinated Debt	-0-

DIRECTORS: Ronald Udouj, James Patterson, Gene Bruick, Rayburn L. Green, Larry D. Hurst, Jewel Morris

*Designates Chief Executive Officer

LEACHVILLE STATE BANK

110 North Main
P.O. Box 140 Mississippi County
Zip Code: 72438

City: Leachville
Charter Number: 703
Telephone: 539-6354

Population: 1,800
Charter Date: January 23, 1951
Branches: 0

Bank Holding Company Affiliate: Leachville State Bancshares, Inc.

LARRY E. GRISHAM	**CHAIRMAN OF THE BOARD**
***NELSON P. HENRY**	**PRESIDENT**
EDNA L. KENNETT	**EXECUTIVE VICE PRESIDENT**
LYNN BEARDEN	**CASHIER**

Total Assets	12,142	Preferred Stock	-0-
Loans, Net	2,659	Common Stock	100
Securities	5,445	Surplus	1,150
Interest Bearing Balances	700	Undivided Profits	311
Total Deposits	10,489	Reserve for Loan Losses	51
Number Shares Authorized	10,000	Total Equity Capital	1,561
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Larry E. Grisham, Nelson Henry, J. L. Swihart

*Designates Chief Executive Officer

LITTLE RIVER BANK

202 Greenwood
P.O. Box 340 Poinsett County
Zip Code: 72354

City: Lepanto
Charter Number: 498
Telephone: 475-2306

Population: 1,964
Charter Date: November 21, 1919
Branches: 0

Bank Holding Company Affiliate: None

D. F. PORTIS	**CHAIRMAN OF BOARD**
***GRADY WATKINS, JR.**	**PRESIDENT**
T. G. THOMPSON, JR.	**VICE PRESIDENT**
J. C. PORTIS	**VICE PRESIDENT**
BLANCHE NASH	**CASHIER**

Total Assets	22,422	Preferred Stock	-0-
Loans, Net	4,986	Common Stock	400
Securities	12,671	Surplus	1,100
Interest Bearing Balances	200	Undivided Profits	2,632
Total Deposits	18,134	Reserve for Loan Losses	94
Number Shares Authorized	4,000	Total Equity Capital	4,132
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: D. F. Portis, Grady Watkins, Jr., T. G. Thompson, Jr., J. C. Portis, W. H. Cross Sr., Ernest Portis, Danette Watkins, Julanne Ingram, Junaway Payne, H. G. Watkins, III

*Designates Chief Executive Officer

PEOPLES BANK AND LOAN COMPANY

305 Spruce
P.O. Box 280 Lafayette County
Zip Code: 71845

City: Lewisville
Charter Number: 347
Telephone: 921-4244

Population: 1,450
Charter Date: August 25, 1911
Branches: 0

Bank Holding Company Affiliate: None

W. H. TRIPLETT, JR.	**CHAIRMAN OF THE BOARD**
***CHARLES H. MOORE**	**PRESIDENT**
WILMA WILLBANKS	**EXECUTIVE VICE PRESIDENT**
PAUL MAHAR	**VICE PRESIDENT**

Total Assets	25,175	Preferred Stock	-0-
Loans, Net	11,473	Common Stock	100
Securities	9,618	Surplus	750
Interest Bearing Balances	1,692	Undivided Profits	1,801
Total Deposits	22,316	Reserve for Loan Losses	169
Number Shares Authorized	4,000	Total Equity Capital	2,651
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: W. H. Triplett, Jr., Charles H. Moore, Wilma Willbanks, Paul Mahar, Phil Alford, Jr., P. D. Burton, Jr., Paul J. English, Elmer Harris, O. M. Covington

*Designates Chief Executive Officer

BANK OF LINCOLN

West Side Square
P.O. Box 98 Washington County
Zip Code: 72744

City: Lincoln
Charter Number: 119
Telephone: 824-3232

Population: 1,494
Charter Date: March 17, 1903
Branches: 0

Bank Holding Company Affiliate: Lincoln Bankshares, Inc.

***LOYD R. SWOPE**	**PRESIDENT**
KENNETH D. COX	**EXECUTIVE VICE PRESIDENT & SECRETARY TO BOARD**
LARRY KARNES	**VICE PRESIDENT**
PAT DAVENPORT	**VICE PRESIDENT**
DARLENE CHEATHAM	**ASSISTANT VICE PRESIDENT**
RONNIE RINEHART	**CASHIER**

Total Assets	36,167	Preferred Stock	-0-
Loans, Net	18,516	Common Stock	200
Securities	11,776	Surplus	200
Interest Bearing Balances	1,600	Undivided Profits	2,600
Total Deposits	32,392	Reserve for Loan Losses	275
Number Shares Authorized	8,000	Total Equity Capital	3,000
Number Shares Outstanding	8,000	Subordinated Debt	300

DIRECTORS: Loyd R. Swope, Kenneth D. Cox, Clark McClinton, John C. Everett, Wanda K. Irwin

*Designates Chief Executive Officer

PULASKI BANK AND TRUST COMPANY

5800 "R" Street
P.O. Box 7299 Pulaski County
Zip Code: 72207

City: Little Rock
Charter Number: 710
Telephone: 661-7700

Population 175,000
Charter Date: August 29, 1955
Branches: 2

Bank Holding Company Affiliate: Pulaski Investment Corporation

***JAMES C. EAST**	**CHAIRMAN OF THE BOARD & CEO**
PETE MARIS	**PRESIDENT**
BOB MAGEE	**EXECUTIVE VICE PRESIDENT**
WAYNE HARNESS	**EXECUTIVE VICE PRESIDENT**
STAN CLARK	**EXECUTIVE VICE PRESIDENT**
PAT EDWARDS	**EXECUTIVE VICE PRESIDENT**

Total Assets	132,490	Preferred Stock	-0-
Loans, Net	94,636	Common Stock	2,122
Securities	23,228	Surplus	2,526
Interest Bearing Balances	168	Undivided Profits	2,759
Total Deposits	113,748	Reserve for Loan Losses	835
Number Shares Authorized	226,000	Total Equity Capital	7,407
Number Shares Outstanding	212,230	Subordinated Debt	1,800

DIRECTORS: James C. East, Pete Maris, Bob Magee, Mark Williamson, Tom Hodges

*Designates Chief Executive Officer

BANK OF LOCKESBURG

Highway 24, Redbud
P.O. Box 118 Sevier County
Zip Code: 71846

City: Lockesburg
Charter Number: 746
Telephone: 289-4071

Population: 616
Charter Date: May 31, 1985
Branches: 0

Bank Holding Company Affiliate: DeWitt First Bankshares Corp.

***JOE C. ROBERTS**	**PRESIDENT & CEO**
RAY HAMBRICK	**EXECUTIVE VICE PRESIDENT**
PHYLISS BETTELL	**VICE PRESIDENT**
BOBBIE J. SIMMONS	**VICE PRESIDENT & CASHIER**

Total Assets	18,929	Preferred Stock	-0-
Loans, Net	6,157	Common Stock	62
Securities	5,131	Surplus	938
Interest Bearing Balances	6,468	Undivided Profits	729
Total Deposits	16,881	Reserve for Loan Losses	141
Number Shares Authorized	2,500	Total Equity Capital	1,729
Number Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: Ray Hambrick, Georgea McKinley, Warren A. Jennings, Lester A. McKinley

*Designates Chief Executive Officer

FIRST STATE BANK

101 E. Front Street
P.O. Box 320 Lonoke County
Zip Code: 72086

City: Lonoke
Charter Number: 670
Telephone: 676-3106

Population: 4,128
Charter Date: March 9, 1935
Branches: 0

Bank Holding Company Affiliate: None

***J. O. BENNETT**	**CHAIRMAN OF THE BOARD, PRESIDENT**
CHARLES E. FORD	**EXECUTIVE VICE PRESIDENT**
NEIL BENNETT, SR.	**VICE PRESIDENT**
JOHN R. OWEN	**VICE PRESIDENT**

Total Assets	57,284	Preferred Stock	-0-
Loans, Net	22,599	Common Stock	400
Securities	13,982	Surplus	1,600
Interest Bearing Balances	5,645	Undivided Profits	3,564
Total Deposits	51,511	Reserve for Loan Losses	222
Number Shares Authorized	16,000	Total Equity Capital	5,564
Number Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: J. O. Bennett, Wayne Bennett, Sr., Neil Bennett, Sr., Wayne Bennett, Jr., Neil Bennett, Jr., H. Austin Grimes, M.D.

*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

P.O. Box 250 Columbia County
Zip Code: 71753

City: Magnolia
Charter Number: 217
Telephone: 234-2211

Population: 11,909
Charter Date: September 26, 1906
Branches: 3

Bank Holding Company Affiliate: Magnolia Banking Corporation

***BOB L. BURNS**	**PRESIDENT & CEO**
MACK L. TAYLOR	**EXECUTIVE VICE PRESIDENT**
DEAN REAGAN	**SENIOR ADVISOR**
M. E. FITZPATRICK	**VICE PRESIDENT**
EARL BOOTH	**VICE PRESIDENT & CASHIER**
STEVE KEITH	**VICE PRESIDENT**
BRUCE D. MALOCH	**VICE PRESIDENT & TRUST OFFICER**

Total Assets	104,728	Preferred Stock	-0-
Loans, Net	43,247	Common Stock	2,500
Securities	50,419	Surplus	1,250
Interest Bearing Balances	702	Undivided Profits	5,430
Total Deposits	94,524	Reserve for Loan Losses	599
Number Shares Authorized	100,000	Total Equity Capital	9,779
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: T. H. Bradley, Jr., Bob L. Burns, Paul Crumpler, W. E. Fullenwider, John W. Harsh, C. S. Kincaid III, Bob Neill, Dean Reagan, Mack L. Taylor

*Designates Chief Executive Officer

BANK OF MALVERN

327 Ash Street
P.O. Box 897 Hot Spring County
Zip Code: 72104

City: Malvern
Charter Number: 10
Telephone: 332-6966

Population: 10,163
Charter Date: June 24, 1889
Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

***PAUL L. OFFUTT**	**PRESIDENT & CHAIRMAN**
DONALD J. TACKETT	**SENIOR VICE PRESIDENT**
MARSHA B. TANNER	**VICE PRESIDENT**
JAMES D. FERGUSON	**VICE PRESIDENT**

Total Assets	63,897	Preferred Stock	-0-
Loans, Net	36,694	Common Stock	300
Securities	22,258	Surplus	2,200
Interest Bearing Balances	500	Undivided Profits	4,521
Total Deposits	56,175	Reserve for Loan Losses	752
Number Shares Authorized	12,000	Total Equity Capital	7,021
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Offutt, Sam Clark, Dorsey D. Glover, W. H. Glover, Joe C. Keith, Ross M. Whipple, Carrington E. Young, Tom Ross Young, Jr.

*Designates Chief Executive Officer

PEOPLES BANK

250 Main Street
P.O. Box 310 Fulton County
Zip Code: 72554

City: Mammoth Spring
Charter Number: 519
Telephone: 625-3235

Population: 1,195
Charter Date: February 21, 1921
Branches: 0

Bank Holding Company Affiliate: Mammoth Investment & Credit Corp., Inc.

***CHARLES MASNER**	**PRESIDENT**
WILLIAM O. PACE	**EXECUTIVE VICE PRESIDENT**
JOYCE GRIFFIN	**ASSISTANT VICE PRESIDENT**
NORMA G. PACE	**CASHIER**

Total Assets	21,722	Preferred Stock	-0-
Loans, Net	6,307	Common Stock	100
Securities	6,085	Surplus	900
Interest Bearing Balances	6,638	Undivided Profits	472
Total Deposits	20,047	Reserve for Loan Losses	66
Number Shares Authorized	4,000	Total Equity Capital	1,472
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Charles Masner, Clotene Masner, William O. Pace, Wendell Ragsdale, Lorene Pickens

*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

319 N. Baltimore
Box 1440 Mississippi County
Zip Code: 72442

City: Manila
Charter Number: 698
Telephone: 561-4427

Population: 2,500
Charter Date: March 16, 1948
Branches: 0

Bank Holding Company Affiliate: None

PEGGY F. CHEADLE	**CHAIRMAN**
BETTY F. SCHRADER	**PRESIDENT**
***MAX H. SCHRADER**	**EXECUTIVE VICE PRESIDENT**
DANNY ROBBINS	**VICE PRESIDENT**
NORMA JACKSON	**CASHIER**

Total Assets	9,050	Preferred Stock	-0-
Loans, Net	3,893	Common Stock	100
Securities	2,173	Surplus	400
Interest Bearing Balances	200	Undivided Profits	521
Total Deposits	7,956	Reserve for Loan Losses	224
Number Shares Authorized	10,000	Total Equity Capital	1,021
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Peggy F. Cheadle, Hulen Faulkner, Danny Robbins, James B. Cheadle, Paul W. Fleeman, Max H. Schrader, Betty F. Schrader, L. E. Townsend

*Designates Chief Executive Officer

BANK OF MANSFIELD

Howard & Sebascott
P.O. Box 387 Sebastian County
Zip Code: 72944

City: Mansfield
Charter Number: 678
Telephone: 928-4418

Population: 1,000
Charter Date: February 16, 1939
Branches: 0

Bank Holding Company Affiliate: Mansfield Bankstock, Inc.

BRUCE H. SHAW	**CHAIRMAN OF BOARD**
***RICHARD D. FOSTER**	**PRESIDENT**
DANNY E. FITZPATRICK	**EXECUTIVE VICE PRESIDENT**
RICHARD B. SHAW	**VICE PRESIDENT**
GILMER K. DIXON	**VICE PRESIDENT**
MELBA CONAWAY	**VICE PRESIDENT & CASHIER**
PAULA COWARD	**ASSISTANT VICE PRESIDENT**
ELIZABETH HOOPENGARNER	**ASSISTANT VICE PRESIDENT**

Total Assets	20,453	Preferred Stock	-0-
Loans, Net	12,102	Common Stock	240
Securities	2,318	Surplus	260
Interest Bearing Balances	4,489	Undivided Profits	1,126
Total Deposits	18,454	Reserve for Loan Losses	168
Number Shares Authorized	9,600	Total Equity Capital	1,626
Number Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Bruce H. Shaw, Richard D. Foster, Richard B. Shaw, Gilmer K. Dixon, Joe McCain, Danny Fitzpatrick, S. D. Barnes, S. M. Taylor, Melba Conaway

*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

48 South Poplar Street
P.O. Box 479 Lee County
Zip Code: 72360

City: Marianna
Charter Number: 682
Telephone: 295-2535

Population: 6,220
Charter Date: January 9, 1942
Branches: 0

Bank Holding Company Affiliate: M & M Holding Company, Inc.

JOHN F. MILLER	**CHAIRMAN OF BOARD**
***WILLIAM J. McCLAIN**	**PRESIDENT**
LETHA SMITH	**VICE PRESIDENT**
PEGGY FISHER	**VICE PRESIDENT & CASHIER**

Total Assets	13,704	Preferred Stock	-0-
Loans, Net	1,496	Common Stock	75
Securities	9,053	Surplus	925
Interest Bearing Balances	-0-	Undivided Profits	965
Total Deposits	11,607	Reserve for Loan Losses	69
Number Shares Authorized	3,000	Total Equity Capital	1,965
Number Shares Outstanding	3,000	Subordinated Debt	-0-

DIRECTORS: Dan H. Felton, III, Jack R. Gentry, Thomas H. Gist, Jr., John F. Miller, William J. McClain, J. B. Smith, D. E. Webb, Jr.

*Designates Chief Executive Officer

CITIZENS BANK

115 Block Street
P.O. Box 300 Crittenden County
Zip Code: 72364

City: Marion
Charter Number: 677
Telephone: 739-4421

Population: 3,000
Charter Date: March 15, 1938
Branches: 1

Bank Holding Company Affiliate: First Citizens Bancshares

FORREST N. JENKINS	**CHAIRMAN OF BOARD**
***JOE TAYLOR III**	**PRESIDENT**
CHARLES HORTON	**ASSISTANT VICE PRESIDENT**
JOAN BASS	**CASHIER**
L. SCOTT BOND	**LOAN OFFICER**
LUCILLE BRACKIN	**ASSISTANT CASHIER**
GLORIA SPENCER	**ASSISTANT CASHIER**

Total Assets	24,214	Preferred Stock	-0-
Loans, Net	12,847	Common Stock	150
Securities	8,538	Surplus	1,200
Interest Bearing Balances	-0-	Undivided Profits	1,447
Total Deposits	20,805	Reserve for Loan Losses	111
Number Shares Authorized	1,500	Total Equity Capital	2,797
Number Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: C. H. Bond, Jr., Sanders Carter, Frank G. Fogleman, Julian Hardin, Forrest N. Jenkins, J. F. Rieves, Jr., James R. Stockley, Joe Taylor III, William Bart Turner, Richard Williford

*Designates Chief Executive Officer

MARKED TREE BANK

210 Frisco
P.O. Box 160 Poinsett County
Zip Code: 72365

City: Marked Tree
Charter Number: 651
Telephone: 358-2600

Population: 3,200
Charter Date: March 3, 1932
Branches: 0

Bank Holding Company Affiliate: Marked Tree Bancshares, Inc.

***JOHN A. BRUNNER, JR.**	**PRESIDENT**
GLORIA EDDINGTON	**CHAIRMAN**
J. P. HUTCHINS	**CASHIER**

Total Assets	22,314	Preferred Stock	-0-
Loans, Net	3,517	Common Stock	250
Securities	15,335	Surplus	300
Interest Bearing Balances	690	Undivided Profits	1,747
Total Deposits	18,784	Reserve for Loan Losses	60
Number Shares Authorized	2,500	Total Equity Capital	2,297
Number Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: John A. Brunner, Jr., Gloria Eddington, J. Robert Brunner, Frank Brunner, Jr., Mary Ann Arnold, Ritter Arnold, Louis Goad, Dan Hatzenbuehler

*Designates Chief Executive Officer

SEARCY COUNTY BANK

P.O. Box 250 Searcy County
Zip Code: 72650

City: Marshall
Charter Number: 679
Telephone: 448-3341

Population: 1,500
Charter Date: February 26, 1940
Branches: 1

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

***WALLACE FOWLER**	**CHAIRMAN & CEO**
NEIL A. WILKINS	**PRESIDENT**
DANNY G. HORTON	**EXECUTIVE VICE PRESIDENT**
BRENDA HARNESS	**VICE PRESIDENT & CASHIER**
MARY J. HORTON	**VICE PRESIDENT & BRANCH MGR.**

Total Assets	31,116	Preferred Stock	-0-
Loans, Net	16,921	Common Stock	400
Securities	7,295	Surplus	1,355
Interest Bearing Balances	3,794	Undivided Profits	631
Total Deposits	28,447	Reserve for Loan Losses	304
Number Shares Authorized	4,000	Total Equity Capital	2,386
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: J. Virgil Blair, George E. Daniel, Bob Derickson, Jama Fowler, Wallace Fowler, Phil Jones, Ancil Mays, Lloyd McCracken, Jr., Neil A. Wilkins

*Designates Chief Executive Officer

BANK OF MARVELL

Highway 49 West
P.O. Box 67 Phillips County
Zip Code: 72366

City: Marvell
Charter Number: 109
Telephone: 829-2596

Population: 1,724
Charter Date: January 8, 1903
Branches: 0

Bank Holding Company Affiliate: Marvell Implement Company

***GIBSON TURLEY**	**CHAIRMAN AND PRESIDENT**
TOMMIE E. SHACKELFORD, JR.	**EXECUTIVE VICE PRESIDENT**
BEN B. DAVISON	**VICE PRESIDENT**
GIBSON TURLEY, JR.	**VICE PRESIDENT**
PATTY SUE RUSSELL	**CASHIER**
BOBBIE CHISNALL	**ASSISTANT CASHIER**
TREDA FURR	**ASSISTANT CASHIER**

Total Assets	18,230	Preferred Stock	-0-
Loans, Net	1,521	Common Stock	150
Securities	15,537	Surplus	500
Interest Bearing Balances	-0-	Undivided Profits & Capital Reserves	1,905
Total Deposits	15,566	Reserve for Loan Losses	31
Number Shares Authorized	6,000	Total Equity Capital	2,555
Number Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: Gibson Turley, J.A. Hill, James H. Hill, Tommie E. Shackelford, Jr., Virginia Turley, Gibson Turley, Jr.

*Designates Chief Executive Officer

BANK OF MCCRORY

124 N. Edmonds Avenue
P.O. Box 367 Woodruff County
Zip Code: 72101

City: McCrory
Charter Number: 128
Telephone: 731-2521

Population: 2,000
Charter Date: June 1[illegible] 1903
Branche[illegible] 0

Bank Holding Company **IAN ARNOF**

***HULON CAIN**	**CHAIRMAN OF BOARD**
JOHN G. THOMPSON	**PRESIDENT**
H. RIPLEY THOMPSON	**SENIOR VICE PRESIDENT**
JOHN D. ELDRIDGE	**SENIOR VICE PRESIDENT**
MARGARET COLLIER	**SENIOR VICE PRESIDENT**
JAMES TAYLOR	**VICE PRESIDENT**
BOBBY TROTTER	**CASHIER**
	ASSISTANT VICE PRESIDENT

Total Assets	50,930	Preferred Stock	-0-
Loans, Net	24,134	Common Stock	500
Securities	23,514	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	3,458
Total Deposits	44,359	Reserve for Loan Losses	200
Number Shares Authorized	20,000	Total Equity Capital	5,958
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: John G. Thompson, H. Ripley Thompson, Ian Arnof, John D. Eldridge, John D. Eldridge, III, Edwin B. Conner, Jr., G. L. Morris, Jr., Hulon Cain, Donald Cain, Fletcher C. Lewis

*Designates Chief Executive Officer

MCGEHEE BANK

301 North Second
P.O. Box 787 Desha County
Zip Code: 71654

City: McGehee
Charter Number: 661
Telephone: 222-3151

Population: 5,612
Charter Date: December 6, 1933
Branches: 4

Bank Holding Company Affiliate: Southeast Financial Bankstock Corporation

SAM BOWMAN	**CHAIRMAN OF BOARD**
JOHN POTTER	**VICE CHAIRMAN OF BOARD**
***BILL BOWMAN**	**PRESIDENT**
RICHARD GILLIAM	**EXECUTIVE VICE PRESIDENT**
TOMMY ROBERTSON	**VICE PRESIDENT-AGRICULTURE**
JAMES M. SMITH	**VICE PRESIDENT-TRUST OFFICER**

Total Assets	69,281	Preferred Stock	-0-
Loans, Net	26,336	Common Stock	1,000
Securities	25,892	Surplus	1,700
Interest Bearing Balances	8,099	Undivided Profits	4,312
Total Deposits	61,349	Reserve for Loan Losses	712
Number Shares Authorized	80,000	Total Equity Capital	7,012
Number Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: Sam Bowman, William Bowman, Jimmy Buford, Bill Elliott, John Maier, Jr., John Potter, Jr., David Leech, Mark Sherland, Jr., James Smith, Cecil Simpson

*Designates Chief Executive Officer

THE BANK OF NORTH ARKANSAS

Main and Spring Streets
P.O. Box C Izard County
Zip Code: 72556

City: Melbourne
Charter Number: 42
Telephone: 368-4205

Population: 1,680
Charter Date: July 29, 1896
Branches: 3

Bank Holding Company Affiliate: InvestArk Bankshares, Inc.

***LLOYD T. JONES**	**PRESIDENT & CEO**
ERNESTINE MARLIN	**CASHIER**
MARY F. TATE	**VICE PRESIDENT-OPERATIONS**
CANDACE LOGGAINS	**VICE PRESIDENT-LOANS**
JUDY SANDERS	**ASSISTANT VICE PRESIDENT**
MIKE CONE	**ASSISTANT VICE PRESIDENT**
ETHEL JONES	**OPERATIONS OFFICER - DP**
MADALYN GOODWIN	**BRANCH OFFICER**
BILLY R. RICHARDSON	**LOAN OFFICER**

Total Assets	35,123	Preferred Stock	-0-
Loans, Net	15,523	Common Stock	2,000
Securities	12,718	Surplus	425
Interest Bearing Balances	3,389	Undivided Profits	(213)
Total Deposits	31,975	Reserve for Loan Losses	265
Number Shares Authorized	80,000	Total Equity Capital	2,212
Number Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: W. Neil Maynard, Cole Martin, Harry Erwin, Tommy Hillman, Vernon Giss, Harlin Hames, James E. Miller

*Designates Chief Executive Officer

THE UNION BANK OF MENA

515 Janssen Ave.
P.O. Box 898 Polk County
Zip Code: 71953

City: Mena
Charter Number: 667
Telephone: 394-2211

Population: 5,200
Charter Date: July 25, 1934
Branches: 3

Bank Holding Company Affiliate: Union Bankshares, Inc.

C.S. "SHORTY" WILLIAMS	**CHAIRMAN OF THE BOARD**
***BILL L. WOOD**	**PRESIDENT & CEO**
GARY NEWCOMB	**EXECUTIVE VICE PRESIDENT**
RUBY LUNSFORD	**CASHIER**

Total Assets	61,161	Preferred Stock	-0-
Loans, Net	36,918	Common Stock	1,200
Securities	16,474	Surplus	1,800
Interest Bearing Balances	2,488	Undivided Profits	5,420
Total Deposits	52,443	Reserve for Loan Losses	477
Number Shares Authorized	12,000	Total Equity Capital	8,420
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: R.A. Craver, John A. Crawford, R.L. Hamilton, David Maddox, Pauline Morrow, Gary Newcomb, Edward Stevenson, C.S. Williams, Bill L. Wood

*Designates Chief Executive Officer

MONETTE STATE BANK

P.O. Box P Craighead County
Zip Code: 72447

City: Monette
Charter Number: 673
Telephone: 486-5493

Population: 1,165
Charter Date: December 19, 1936
Branches: 1

Bank Holding Company Affiliate: None

***REVIS G. STEWART**	**PRESIDENT**
SHIRLEY BRONAUGH	**SENIOR VICE PRESIDENT**
VERLENE FULLEN	**VICE PRESIDENT & CASHIER**
BILL CLARK	**VICE PRESIDENT**
JAMES R. THOMPSON	**ASSISTANT VICE PRESIDENT**
TERRY FRIERSON	**ASSISTANT VICE PRESIDENT**

Total Assets	26,395	Preferred Stock	-0-
Loans, Net	13,057	Common Stock	200
Securities	9,850	Surplus	1,150
Interest Bearing Balances	1,695	Undivided Profits	430
Total Deposits	24,927	Reserve for Loan Losses	219
Number Shares Authorized	4,800	Total Equity Capital	1,780
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Carolyn Frierson, Revis G. Stewart, J. E. Story, B. R. Harper, Ruth P. Latta, Shirley Bronaugh, Verlene Fullen

*Designates Chief Executive Officer

COMMERCIAL BANK & TRUST COMPANY

212 W. Gaines Street
P.O. Box 150 Drew County
Zip Code: 71655

City: Monticello
Charter Number: 391
Telephone: 367-6221

Population: 8,998
Charter Date: November 29, 1912
Branches: 2

Bank Holding Company Affiliate: Drew Bancshares, Inc.

BENNIE RYBURN	**SENIOR CHAIRMAN**
***REGINALD GLOVER**	**PRESIDENT & CEO**
GEORGE T. HARRIS	**EXECUTIVE VICE PRESIDENT & TRUST OFFICER**
RUSTY SMITH	**SENIOR LOAN VICE PRESIDENT**
JOEY RYBURN	**ASSISTANT VICE PRESIDENT**
GENE GATES	**MTG. LOAN OFFICER**
STEVE SAVAGE	**ASSISTANT TRUST OFFICER**

Total Assets	51,799	Preferred Stock	-0-
Loans, Net	24,254	Common Stock	200
Securities	15,132	Surplus	2,300
Interest Bearing Balances	9,295	Undivided Profits	2,296
Total Deposits	46,278	Reserve for Loan Losses	508
Number Shares Authorized	8,000	Total Equity Capital	4,796
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Sr., Joe Brannen, James H. Burks, Reginald Glover, R. D. Jones, Jr., L. D. Long, Bennie Ryburn, Jr., Kim Ward, Frank Wolfe

*Designates Chief Executive Officer

UNION BANK & TRUST COMPANY

102 West McCloy
P.O. Box 270 Drew County
Zip Code: 71655

City: Monticello
Charter Number: 448
Telephone: 367-3453

Population: 8,998
Charter Date: September 15, 1915
Branches: 2

Bank Hoiding Company Affiliate: First Union Financial Corporation

ZACH MCCLENDON, JR.	**CHAIRMAN**
***JAMES P. JETT**	**PRESIDENT**
BEVERLY HUDSON	**VICE PRESIDENT**
JAMES THOMAS	**SENIOR VICE PRESIDENT**
KEN WISCAVER	**VICE PRESIDENT**
JOE FAKOURI	**VICE PRESIDENT**

Total Assets	65,669	Preferred Stock	-0-
Loan, Net	24,360	Common Stock	1,000
Securities	30,136	Surplus	2,000
Interest Bearing Balances	1,296	Undivided Profits	1,588
Total Deposits	60,535	Reserve for Loan Losses	865
Number Shares Authorized	80,000	Total Equity Capital	4,588
Number Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: Zach McClendon, Jr., William K. Ball, Brown Calhoun, Frank Carson, Jr., Charles E. Jackson, Wells Moffatt, Dr. J.P. Price, John Porter Price, Richard Reinhart, A.C. Thompson, Alan G. Williams, James P. Jett, Juan Trotter

*Designates Chief Executive Officer

PEOPLES BANK AND TRUST COMPANY

9th and Baker Street
P.O. Drawer B Baxter County
Zip Code: 72653

City: Mountain Home
Charter Number: 147
Telephone: 425-2166

Population: 10,000
Charter Date: August 10, 1906
Branches: 1

Bank Holding Company Affiliate: Peoples Bank Corporation

***LARRY G. NELSON**	**PRESIDENT & CEO**
CHARLES A. MORTON	**SENIOR VICE PRESIDENT**
CLYDE THORN, JR.	**SENIOR VICE PRESIDENT**
R. E. BAKER	**SENIOR VICE PRESIDENT**
RUDELL PANNELL	**SENIOR VICE PRESIDENT**
RICK COOPER	**VICE PRESIDENT & T.O.**
BETTY LONON	**VICE PRESIDENT**
JAMES E. REVES	**VICE PRESIDENT**

Total Assets	131,780	Preferred Stock	-0-
Loans, Net	48,563	Common Stock	2,750
Securities	68,381	Surplus	2,750
Interest Bearing Balances	2,908	Undivided Profits	6,744
Total Deposits	118,387	Reserve for Loan Losses	1,045
Number Shares Authorized	110,000	Total Equity Capital	12,244
Number Shares Outstanding	110,000	Subordinated Debt	-0-

DIRECTORS: Powers L. Fowler, Neil Nelson, R.E. Baker, B.R. Wiseman, Guy King, W.T. Morgan, Larry G. Nelson, W.M. Thompson, Lon Jones, Ida Marie Lewis, Jeannine Wolf

*Designates Chief Executive Officer

BANK OF MOUNTAIN VIEW

121 East Main Street
P.O. Box C Stone County
Zip Code: 72560

City: Mountain View
Charter Number: 446
Telephone: 269-3815

Population: 2,147
Charter Date: July 21, 1915
Branches: 0

Bank Holding Company Affiliate: None

GLEN HINKLE	**CHAIRMAN OF BOARD**
***JAMES G. HINKLE**	**PRESIDENT**
CHARLES A. LOWE	**EXECUTIVE VICE PRESIDENT**
KENNETH SUTTON	**SECRETARY, VICE PRESIDENT**
WELDON DUNCAN	**CASHIER**

Total Assets	44,543	Preferred Stock	-0-
Loans, Net	18,105	Common Stock	100
Securities	15,066	Surplus	3,000
Interest Bearing Balances	7,700	Undivided Profits	3,839
Total Deposits	37,207	Reserve for Loan Losses	122
Number Shares Authorized	4,000	Total Equity Capital	6,939
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Glen Hinkle, James G. Hinkle, Charles A. Lowe, Kenneth Sutton

*Designates Chief Executive Officer

THE BANK OF MONTGOMERY COUNTY

George Street
P.O. Box 435 Montgomery County
Zip Code: 71957

City: Mount Ida
Charter Number: 617
Telephone: 867-3148

Population: 1,127
Charter Date: November 26, 1930
Branches: 0

Bank Holding Company Affiliate: Montgomery County Bancshares, Inc.

***DANIEL C. HORTON**	**CHAIRMAN AND PRESIDENT**
ROBERT CAMPBELL	**SENIOR VICE PRESIDENT**
MELVIN L. SIMPSON	**SENIOR VICE PRESIDENT**
MARCIA SUMMITT	**CASHIER**
HETTIE ABERNATHY	**ASSISTANT CASHIER**

Total Assets	42,253	Preferred Stock	-0-
Loans, Net	20,775	Common Stock	100
Securities	17,134	Surplus	1,400
Interest Bearing Balances	1,300	Undivided Profits	2,144
Total Deposits	37,783	Reserve for Loan Losses	266
Number Shares Authorized	4,000	Total Equity Capital	4,109
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Daniel C. Horton, Denver Jones, G.R. Mosley, John Selig, R.L. Qualls, Robert Campbell, Melvin L. Simpson, Joe Brakefield, Jr., A. L. Banta, Bob Lybrand, Bob Gore, Bill Barnes, Bill Lawrence, Ode Maddox, Doyel O'Neal

*Designates Chief Executive Officer

BANK OF MULBERRY

311 Main Street
P.O. Drawer "A" Crawford County
Zip Code: 72947

City: Mulberry
Charter Number: 257
Telephone: 997-1154

Population: 1,500
Charter Date: January 15, 1902
Branches: 0

Bank Holding Company Affiliate: Acme Holding Co., Inc.

***BETTY FELLER**	**PRESIDENT**
DIANNA J. MILLSAP	**VICE PRESIDENT & CASHIER**
MARY B. BURKHART	**ASSISTANT VICE PRESIDENT**
PHYLLIS DOUGLAS	**ASSISTANT VICE PRESIDENT**

Total Assets	20,865	Preferred Stock	-0-
Loans, Net	12,913	Common Stock	100
Securities	4,594	Surplus	400
Interest Bearing Balances	700	Undivided Profits	1,157
Total Deposits	18,543	Reserve for Loan Losses	201
Number Shares Authorized	4,000	Total Equity Capital	1,657
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Betty Feller, W. J. Medlock, Lex Golden

*Designates Chief Executive Officer

PIKE COUNTY BANK

P.O. Box 279 Pike County
Zip Code: 71958

City: Murfreesboro
Charter Number: 175
Telephone: 285-2172

Population: 1,884
Charter Date: December 19, 1904
Branches: 1

Bank Holding Company Affiliate: None

IRVIN C. BAINUM	**CHAIRMAN OF THE BOARD**
***CHARLES W. SHARP**	**PRESIDENT**
HAROLD SMITH	**VICE PRESIDENT & BRANCH MGR.**
BRENDA SMITH	**VICE PRESIDENT**
BRENDA ROBERTS	**CASHIER**
BOBBY JO McALLISTER	**ASSISTANT CASHIER**
HELEN HENDERSON	**ASSISTANT CASHIER**
VANESSA LANCE	**DATA PROCESSING OFFICER**
BRUCE BEAN	**LOAN OFFICER**

Total Assets	32,809	Preferred Stock	-0-
Loans, Net	19,562	Common Stock	400
Securities	9,619	Surplus	500
Interest Bearing Balances	5,114	Undivided Profits	1,631
Total Deposits	28,761	Reserve for Loan Losses	374
Number Shares Authorized	16,000	Total Equity Capital	2,531
Number Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Cooper Kizzia, Charles W. Sharp, Elbert Ray, Thomas Bridgeman, George E. Steel, Sr., Vance Evans, Ray Womack

*Designates Chief Executive Officer

BANK OF NEWARK

117 Front Street
P.O. Box 320 Independence County
Zip Code: 72562

City: Newark
Charter Number: 686
Telephone: 799-3205

Population: 1,109
Charter Date: October 10, 1944
Branches: 1

Bank Holding Company Affiliate: Worthen Banking Corporation

***R.M. TWYFORD**	**PRESIDENT & CEO**
JAMES R. RUTHERFORD, JR.	**EXECUTIVE VICE PRESIDENT**
JERRY BRIGHTWELL	**VICE PRESIDENT**
MARY STEELE	**CASHIER**
LINDA HOLCOMBE	**ASSISTANT CASHIER**

Total Assets	7,520	Preferred Stock	-0-
Loans, Net	1,690	Common Stock	116
Securities	2,717	Surplus	191
Interest Bearing Balances	1,500	Undivided Profits	392
Total Deposits	6,760	Reserve for Loan Losses	36
Number Shares Authorized	11,665	Total Equity Capital	700
Number Shares Outstanding	11,665	Subordinated Debt	-0-

DIRECTORS: R.M. Twyford, Enos Nicholas, Jr., James R. Rutherford, Jr.

*Designates Chief Executive Officer

THE FIRST STATE BANK OF NEWPORT

Hazel & Second Streets
P.O. Box 340 Jackson County
Zip Code: 72112

City: Newport
Charter Number: 738
Telephone: 523-2744

Population: 8,339
Charter Date: July 6, 1978
Branches: 2

Bank Holding Company Affiliate: The First Newport Bancshares, Inc.

***HAROLD W. PERRIN**	**PRESIDENT & CEO**
ALFRED J. COUCH	**JUNIOR VICE PRESIDENT**
JOE MILES	**VICE PRESIDENT**
JIMMY McCARTNEY	**VICE PRESIDENT**

Total Assets	38,537	Preferred Stock	-0-
Loans, Net	19,400	Common Stock	733
Securities	8,221	Surplus	1,263
Interest Bearing Balances	3,300	Undivided Profits	1,197
Total Deposits	35,196	Reserve for Loan Losses	895
Number Shares Authorized	50,000	Total Equity Capital	3,194
Number Shares Outstanding	29,336	Subordinated Debt	-0-

DIRECTORS: David L. Johnston, Stephen Graham, George Kell, Harold Perrin, Robert Vanhook, Forrest E. Wise

*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

2nd & Hazel Streets
P.O. Box 550 Jackson County
Zip Code: 72112

City: Newport
Charter Number: 694
Telephone: 523-3601

Population: 8,339
Charter Date: March 30, 1946
Branches: 1

Bank Holding Company Affiliate: None

***JIM S. GOWEN, SR.**	**CHAIRMAN, CEO & PRESIDENT**
TERRY L. DILLON	**SENIOR VICE PRESIDENT**
FRED C. POWERS	**VICE PRESIDENT**
PATRICIA H. DAVIS	**VICE PRESIDENT & CASHIER**
CARLA P. STIGER	**VICE PRESIDENT & ADMINISTRATIVE ASSISTANT**

Total Loans, Net	22,734	Common Stock	225
Securities	9,547	Surplus	2,700
Interest Bearing Balances	5,047	Undivided Profits	501
Total Deposits	42,128	Reserve for Loan Losses	421
Number Shares Authorized	12,000	Total Equity Capital	3,426
Number Shares Outstanding	9,000	Subordinated Debt	300

DIRECTORS: Morris Bowman, R.O. Burton, John L. Conner, Sr., T.R. Curtner, Troy A. Gray, Jim S. Gowen, Sr., Robert Harvey, Ernest D. McDonald, Fred M. Pickens, Jr., Gerald A. Saracini, J.E. Scoggins

*Designates Chief Executive Officer

THE TWIN CITY BANK

One Riverfront Place
P.O. Box 5581 Pulaski County
Zip Code: 72114

City: North Little Rock
Charter Number: 671
Telephone: 372-4700

Population: 64,419
Charter Date: March 21, 1935
Branches: 10

Bank Holding Company Affiliate: Frank Lyon Company

***T. E. RENAUD**	**CHAIRMAN AND CEO**
EDWARD M. PENICK, JR.	**PRESIDENT**
KENNETH J. PENNEBAKER	**EXECUTIVE VICE PRESIDENT**
ROBERT F. BIRCH, JR.	**EXECUTIVE VICE PRESIDENT**
MARGARET DAVENPORT	**SENIOR VICE PRESIDENT**
RONALD G. GILLERT	**SENIOR VICE PRESIDENT & COMPT.**
KENNETH D. HAMMONDS	**SENIOR VICE PRESIDENT**
PAT KOCH	**SENIOR VICE PRESIDENT**
STEPHEN G. BLAIR	**VICE PRESIDENT**
JEAN AREHART	**VICE PRESIDENT**
SUSAN R. BLAIR	**VICE PRESIDENT**
FRANK HUGGINS	**VICE PRESIDENT**
CLYTICE KOEHLER	**VICE PRESIDENT**
JOHNNY S. PLOSZAY	**VICE PRESIDENT**
SANDRA ROGERS	**VICE PRESIDENT**
PHYLLIS SADLER	**VICE PRESIDENT**
BENNY SCROGGIN	**VICE PRESIDENT**
SUSAN SISK	**VICE PRESIDENT**
WILLIAM "BILL" WILLSON	**VICE PRESIDENT**
SUSAN A. WINKLEY	**VICE PRESIDENT AND AUDITOR**

Total Assets	423,254
Loans, Net	252,886
Securities	124,223
Interest Bearing Balances	500
Total Deposits	376,085
Number Shares Authorized	
Preferred Stock	10,000
Common Stock	1,000,000
Number Shares Outstanding	
Preferred Stock	9,500
Common Stock	270,000
Preferred Stock	9,500
Common Stock	2,700
Surplus	4,000
Undivided Profits	10,693
Reserve for Loan Losses	4,934
Total Equity Capital	26,893
Subordinated Debt	263

DIRECTORS: T. E. Renaud, Martin Borchert, Ralph Cotham, Jr., Dr. Joseph Bates, David J. Jones, Frank Lyon, Jr., Mike Mehaffy, Henry Mariani, Michael O. Moore, Kenneth J. Pennebaker, Edward M. Penick, Jr., George Pitts, Jr., Eugene M. Pfeifer, III, George M. Rozzell, Jr., George W. Tribou, Larry Wallace, Ray Wilson

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*Designates Chief Executive Officer

THE PLANTERS BANK

1300 West Keiser
P.O. Box 407 Mississippi County
Zip Code: 72370

City: Osceola
Charter Number: 684
Telephone: 563-2666

Population: 8,881
Charter Date: April 13, 1944
Branches: 2

Bank Holding Company Affiliate: None

SLOAN RAINWATER	**JUNIOR CHAIRMAN**
WM. I. RAINWATER	**VICE CHAIRMAN**
***JIM HINKLE**	**PRESIDENT**
JUNE WELBORN	**VICE PRESIDENT**
BETTY H. RUE	**VICE PRESIDENT & CASHIER**
GARY LITTLE	**VICE PRESIDENT**

Total Assets	33,550	Preferred Stock	-0-
Loans, Net	16,153	Common Stock	500
Securities	12,098	Surplus	1,000
Interest Bearing Balances	1,199	Undivided Profits	1,637
Total Deposits	30,183	Reserve for Loan Losses	153
Number Shares Authorized	20,000	Total Equity Capital	3,137
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Sloan Rainwater, Jr., Wm. I. Rainwater, Wm. I. Rainwater, Jr., Henry J. Swift, Jim Hinkle, Nathan Weinberg, E. H. Riley, Lowell O. Winston, Paul B. Billings, J. A. Crosthwait, Virginia Cox, Dewey Neely, Steve Cox

*Designates Chief Executive Officer

BANK OF OZARK

Sixth & Commercial
P.O. Box 196 Franklin County
Zip Code: 72949

City: Ozark
Charter Number: 674
Telephone: 667-2181

Population: 3,621
Charter Date: June 9, 1937
Branches: 1

Bank Holding Company Affiliate: Ozark Bankshares, Inc.

CARL G. HOLT	**CHAIRMAN**
***GEORGE G. GLEASON, II**	**CHIEF EXECUTIVE OFFICER**
MARK D. ROSS	**PRESIDENT - BANK SERVICES**
L. STEVEN ROSS	**PRESIDENT - MORTGAGE SERVICES**
HAROLD D. BECK	**SENIOR VICE PRESIDENT - CASHIER**
LARRY M. DICKS	**SENIOR VICE PRESIDENT - LENDING**

Total Assets	81,275	Preferred Stock	-0-
Loans, Net	56,879	Common Stock	685
Securities	14,364	Surplus	5,565
Interest Bearing Balances	-0-	Undivided Profits	1,668
Total Deposits	71,658	Reserve for Loan Losses	654
Number Shares Authorized	27,399	Total Equity Capital	7,918
Number Shares Outstanding	27,399	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, Coy Kirkpatrick, Marcia Lawrence, W. D. Gober, Mark D. Ross, Kennith Smith, Floyd G. Ervin, Robert J. Evans, O. Porter Hilliard, Rebecca P. Johnson, Larry M. Dicks, Lucy Sowell, L. Steven Ross, Gus Shaffer, Linda D. Gleason, Frances Caleb

*Designates Chief Executive Officer

SECURITY BANK

Court & Pruett Streets
P.O. Box 670 Greene County
Zip Code: 72450

City: Paragould
Charter Number: 640
Telephone: 239-9571

Population: 15,214
Charter Date: February 5, 1931
Branches: 3

Bank Holding Company Affiliate: Mid South Bancshares

***WILLIAM B. FISHER**	**PRESIDENT & CEO**
FRANK OLDHAM, JR.	**CHAIRMAN OF THE BOARD**
STEVEN GRAMLING	**EXECUTIVE VICE PRESIDENT, LOANS**
SANDRA KASSERMAN	**EXECUTIVE VICE PRESIDENT, MARKETING**

Total Assets	84,509	Preferred Stock	-0-
Loans, Net	49,948	Common Stock	1,200
Securities	21,887	Surplus	1,700
Interest Bearing Balances	4,930	Undivided Profits	2,655
Total Deposits	75,902	Reserve for Loan Losses	904
Number Shares Authorized	132,000	Total Equity Capital	5,555
Number Shares Outstanding	120,000	Subordinated Debt	1,095

DIRECTORS: Frank Oldham, Jr., William B. Fisher, Steve Gramling, Ray Distretti, Frank Guinn, G.I. Higgins, R.D. Jackson, D.I. Purcell, Richard Nutt, Everett Rogers, V.A. Shotts, Terry Wilkins, Francis Bland

*Designates Chief Executive Officer

BANK OF PARKDALE

U.S. Highway 165
P.O. Box 37 Ashley County
Zip Code: 71661

City: Parkdale
Charter Number: 141
Telephone: 473-2217

Population: 473
Charter Date: February 1, 1910
Branches: 0

Bank Holding Company Affiliate: None

***BRUCE M. TIMMONS**	**EXECUTIVE VICE PRESIDENT**
THOMAS R. PUGH	**CHAIRMAN**
GEORGE L. PUGH	**PRESIDENT**
GERALDINE G. ZATWARSKY	**VICE PRESIDENT**
NITA D. WILLIAMSON	**CASHIER**

Total Assets	17,211	Preferred Stock	-0-
Loans, Net	9,635	Common Stock	40
Securities	3,465	Surplus	860
Interest Bearing Balances	989	Undivided Profits	368
Total Deposits	15,715	Reserve for Loan Losses	180
Number Shares Authorized	1,600	Total Equity Capital	1,268
Number Shares Outstanding	1,600	Subordinated Debt	50

DIRECTORS: Thomas R. Pugh, George L. Pugh, Augustus H. Pugh, J.C. Larrison, Carl Wells, Dewayne Haynes, J.A. Gibson, Ernest G. O'Neal, Frank A. Pugh, Neill M. Sloan, Harrison Ralph, Garrard Mountjoy

*Designates Chief Executive Officer

FIRST STATE BANK

P.O. Box 526 Cross County
Zip Code: 72373

City: Parkin
Charter Number: 568
Telephone: 755-5401

Population: 2,055
Charter Date: June 5, 1925
Branches: 0

Bank Holding Company Affiliate: Parkin Bancrop. Inc.

***WILLIAM N. GRIFFIN**	**CEO**
FRANK G. WALLACE	**PRESIDENT**
MITCHELL R. HIGDON	**EXECUTIVE VICE PRESIDENT**

Total Assets	10,587	Preferred Stock	-0-
Loans, Net	4,432	Common Stock	100
Securities	4,653	Surplus	400
Interest Bearing Balances	100	Undivided Profits	393
Total Deposits	9,176	Reserve for Loan Losses	99
Number Shares Authorized	4,000	Total Equity Capital	1,073
Number Shares Outstanding	4,000	Subordinated Debt	200

DIRECTORS: William N. Griffin, Fred E. Brenner, Jr., John A. Brenner, Raymond S. Clift, C.R. (Neil) Griffin, Mitchell R. Higdon, J.E. McNeil, Jr., William B. McSwain, C.W. Martin, III, Frankie C. Martin, Charles Ruston, Jr., Charles D. Thomas

*Designates Chief Executive Officer

BANK OF PEA RIDGE

106 S. Curtis
P.O. Box 5 Benton County
Zip Code: 72751

City: Pea Ridge
Charter Number: 339
Telephone: 451-8155

Population: 1,488
Charter Date: February 11, 1911
Branches: 0

Bank Holding Company Affiliate: Northwest Arkansas Bancshares

***GREG REED**	**PRESIDENT**
BARBARA OWEN	**VICE PRESIDENT**
VALERIE ASH	**CASHIER**
LARRY CLARK	**ASSISTANT VICE PRESIDENT**

Total Assets	23,851	Preferred Stock	-0-
Loans, Net	14,200	Common Stock	83
Securities	7,693	Surplus	1,043
Interest Bearing Balances	3,032	Undivided Profits	756
Total Deposits	21,858	Reserve for Loan Losses	429
Number Shares Authorized	7,500	Total Equity Capital	1,882
Number Shares Outstanding	5,500	Subordinated Debt	-0-

DIRECTORS: R.E. Buck, Rick Buck, Robert Harp, Mitchell Webb, Greg Reed, Dayne Galyen, Jim Walton, Franklin Miller

*Designates Chief Executive Officer

PERRY COUNTY BANK

201 West Main St.
P.O. Box 189 Perry County
Zip Code: 72126

City: Perryville
Charter Number: 690
Telephone: 889-2318

Population: 1,200
Charter Date: December 8, 1945
Branches: 1

Bank Holding Company Affiliate: Perry County Bancshares, Inc.

***TOM MATHIAS**	**PRESIDENT & CEO**
JOE CARTER	**SENIOR VICE PRESIDENT**
NAOMI CHAMBLISS	**VICE PRESIDENT**
HELEN BRANDON	**ASSISTANT VICE PRESIDENT**
MARTY SATTERFIELD	**CASHIER**
CAROLYN BROOKS	**ASSISTANT CASHIER**

Total Assets	38,315	Preferred Stock	-0-
Loans, Net	18,819	Common Stock	400
Securities	11,644	Surplus	800
Interest Bearing Balances	4,397	Undivided Profits	2,278
Total Deposits	34,618	Reserve for Loan Losses	150
Number Shares Authorized	16,000	Total Equity Capital	3,478
Number Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Tom Mathias, Rob Hill, Herby Branscum, Jr.

*Designates Chief Executive Officer

PIGGOTT STATE BANK

212 West Cherry
P.O. Box 307 Clay County
Zip Code: 72454

City: Piggott
Charter Number: 613
Telephone: 598-3802

Population: 4,000
Charter Date: March 19, 1930
Branches: 0

Bank Holding Company Affiliate: Piggott Bankstock, Inc.

***JAMES L. MAGEE**	**PRESIDENT**
PAULA O. BLACKWELL	**EXECUTIVE VICE PRESIDENT**
JAMES C. POOLE	**VICE PRESIDENT & CASHIER**

Total Assets	26,269	Preferred Stock	-0-
Loans, Net	7,887	Common Stock	100
Securities	13,174	Surplus	1,225
Interest Bearing Balances	2,691	Undivided Profits	572
Total Deposits	23,865	Reserve for Loan Losses	116
Number Shares Authorized	4,000	Total Equity Capital	1,897
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Gaylon M. Lawrence, James L. Magee, Paula O. Blackwell

*Designates Chief Executive Officer

FIRST STATE BANK

Main & Broadway
P. O. Box 277 Yell County
Zip Code: 72857

City: Plainview
Charter Number: 663
Telephone: 272-4221

Population: 750
Charter Date: January 12, 1934
Branches: 1

Bank Holding Company Affiliate: Clement Bancshares, Inc.

***JOHN CLEMENT**	**PRESIDENT**
RALPH WILSON	**EXECUTIVE VICE PRESIDENT**
W. E. WATSON	**VICE PRESIDENT & CASHIER**
JAMES N. BATA	**VICE PRESIDENT**

Total Assets	21,978	Preferred Stock	200
Loans, Net	14,398	Common Stock	200
Securities	3,257	Surplus	800
Interest Bearing Balances	1,585	Undivided Profits	475
Total Deposits	18,753	Reserve for Loan Losses	280
Number Preferred Shares Authorized	20,000	Total Equity Capital	1,675
Number of Common Shares Authorized	20,000	Subordinated Debt	100
Number Shares Outstanding	40,000		

DIRECTORS: Edw. H. Smoot, John Clement, Ralph Wilson, George Tippin, Thelma Clement, Helen Harris

*Designates Chief Executive Officer

BANK OF POCAHONTAS

101 E. Broadway
P.O. Box 467 Randolph County
Zip Code: 72455

City: Pocahontas
Charter Number: 145
Telephone: 892-5286

Population: 5,995
Charter Date: October 31, 1903
Branches: 1

Bank Holding Company Affiliate: None

***HARRY A. BELFORD**	**CHAIRMAN & CEO**
JOHN R. JACKSON, JR.	**PRESIDENT**
J. R. JACKSON	**VICE PRESIDENT**
G. B. JOHNSON	**VICE PRESIDENT & CASHIER**
W. H. HOLOBAUGH	**VICE PRESIDENT**
MAX LONG	**VICE PRESIDENT**
MARY D. JACKSON	**SECRETARY**
MARY CULLISON	**ASSISTANT CASHIER**
HATTIE ROBINSON	**ASSISTANT SECRETARY**

Total Assets	43,021	Preferred Stock	-0-
Loans, Net	8,560	Common Stock	125
Securities	23,015	Surplus	2,000
Interest Bearing Balances	100	Undivided Profits	2,480
Total Deposits	38,010	Reserve for Loan Losses	242
Number Shares Authorized	5,000	Total Equity Capital	4,605
Number Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Harry A. Belford, Don R. Cox, J.M. Futrell, J. Philip Futrell, J.R. Jackson, John R. Jackson, Jr., Michael L. McNabb, Carol Belford-Lewallen

*Designates Chief Executive Officer

PLANTERS AND STOCKMEN BANK

205 Rice Street
P.O. Box 587 Randolph County
Zip Code: 72455

City: Pocahontas
Charter Number: 715
Telephone: 892-5252

Population: 5,995
Charter Date: June 12, 1962
Branches: 0

Bank Holding Company Affiliate: Baker Financial Corporation

***JERIEL A. SUMMITT**	**PRESIDENT & CEO**
ROBERT E. SORG	**EXECUTIVE VICE PRESIDENT**
TED GRIFFITH	**VICE PRESIDENT**

Total Assets	22,974	Preferred Stock	-0-
Loans, Net	11,046	Common Stock	200
Securities	8,107	Surplus	1,300
Interest Bearing Balances	200	Undivided Profits	284
Total Deposits	21,034	Reserve for Loan Losses	332
Number Shares Authorized	10,000	Total Equity Capital	1,784
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: A.J. Baltz, Jr., Robert T. Baker, Dr. Thomas DeClerk, Jerry Sallee, A.J. Baltz, Sr., Frank Bigger, Jim King, Jeriel Summitt, W.J. Barthel, Jerrell Broadway, Frances Jones, Dick Trammel

*Designates Chief Executive Officer

THE LAWRENCE COUNTY BANK

Hwy 63 North
P.O. Box 160 Lawrence County
Zip Code: 72457

City: Portia
Charter Number: 71
Telephone: 886-2461

Population: 480
Charter Date: March 23, 1901
Branches: 2

Bank Holding Company Affiliate: None

***SLOAN RAINWATER, JR.**	**CHAIRMAN & CEO**
WILLIAM I. RAINWATER	**PRESIDENT**
JIM HINKLE	**EXECUTIVE VICE PRESIDENT**
BOYCE DURHAM	**VICE PRESIDENT**
MARILYN K. DAVIS	**VICE PRESIDENT/CASHIER**

Total Assets	13,413	Preferred Stock	-0-
Loans, Net	4,334	Common Stock	125
Securities	6,181	Surplus	375
Interest Bearing Balances	1,599	Undivided Profits	377
Total Deposits	12,300	Reserve for Loan Losses	141
Number Shares Authorized	5,000	Total Equity Capital	877
Number Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Sloan Rainwater, Jr., William I. Rainwater, Jr., Virginia R. Cox, William I. Rainwater, Steven Cox, Maurice Starr, A.M. Starr, Earl D. Perkins, Boyce Durham

*Designates Chief Executive Officer

THE PEOPLES BANK

Main Street
P.O. Box 178 Ashley County
Zip Code: 71663

City: Portland
Charter Number: 251
Telephone: 737-2236

Population: 720
Charter Date: January 22, 1908
Branches: 0

Bank Holding Company Affiliate: Mainline Bankshares of Portland, Inc.

HAMPTON PUGH	**CHAIRMAN**
***TIPTON PUGH**	**PRESIDENT/CASHIER**
MARY DEAN PUGH	**VICE PRESIDENT**
JACK D. EDWARDS	**SECRETARY/ASSISTANT CASHIER**
JULIA A. SADLER	**ASSISTANT CASHIER**
JEAN C. TARVIN	**ASSISTANT CASHIER**

Total Assets	7,848	Preferred Stock	-0-
Loans, Net	1,288	Common Stock	100
Securities	4,631	Surplus	525
Interest Bearing Balances	1,399	Undivided Profits	248
Total Deposits	6,887	Reserve for Loan Losses	14
Number Shares Authorized	4,000	Total Equity Capital	873
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Hampton Pugh, Mary Dean Pugh, Tipton Pugh, Jack D. Edwards

*Designates Chief Executive Officer

PORTLAND BANK

Main Street
P.O. Box 68 Ashley County
Zip Code: 71663

City: Portland
Charter Number: 57
Telephone: 737-2226

Population: 720
Charter Date: April 23, 1900
Branches: 1

Bank Holding Company Affiliate: Portland Bankshares, Inc.

ROBERT D. PUGH	**CHAIRMAN**
***MACK BORGOGNONI**	**PRESIDENT**
VANITA GRANTHAM	**VICE PRESIDENT & CASHIER**
BILL JONES	**VICE PRESIDENT**

Total Assets	14,624	Preferred Stock	-0-
Loans, Net	9,351	Common Stock	200
Securities	2,999	Surplus	900
Interest Bearing Balances	653	Undivided Profits	447
Total Deposits	13,002	Reserve for Loan Losses	79
Number Shares Authorized	20,000	Total Equity Capital	1,626
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Mack Borgognoni, C.E. Bridewell, Fred LaGrone, Bill Jones, Benton Newcome, Joel Newcome, Robert D. Pugh, Don Pylate, Ken Reed, R.H. Tuggle

*Designates Chief Executive Officer

THE FARMERS & MERCHANTS BANK

102 E. Buchanan St.
P.O. Box 207 Washington County
Zip Code: 72753

City: Prairie Grove
Charter Number: 166
Telephone: 846-2115

Population: 1,708
Charter Date: August 29, 1904
Branches: 1

Bank Holding Company Affiliate: None

***JAMES C. RIEFF**	**PRESIDENT**
WILFORD H. THOMPSON	**EXECUTIVE VICE PRESIDENT**
TED DOKE	**VICE PRESIDENT/CASHIER**

Total Assets	48,876	Preferred Stock	-0-
Loans, Net	16,206	Common Stock	300
Securities	27,594	Surplus	300
Interest Bearing Balances	-0-	Undivided Profits	4,502
Total Deposits	43,231	Reserve for Loan Losses	602
Number Shares Authorized	12,000	Total Equity Capital	5,102
Number Shares Outstanding	12,000	Subordinated Debt	300

DIRECTORS: D.E. Rieff, James C. Rieff, Wilford H. Thompson, Argil Bartholomew, Billy Joe Bartholomew, Barry H. Parks, J.L. Herrin

*Designates Chief Executive Officer

BANK OF PRESCOTT

P.O. Box 492 Nevada County
Zip Code: 71857

City: Prescott
Charter Number: 162
Telephone: 887-2688

Population: 5,000
Charter Date: August 10, 1904
Branches: 1

Bank Holding Company Affiliate: First State Holding Company of Prescott

***JOHN WARREN BRANNAN, SR.**	**CHAIRMAN & CEO**
JOHN WARREN BRANNAN, JR.	**PRESIDENT**
JAMES A. PULLEN	**SENIOR VICE PRESIDENT & CASHIER**
JEAN K. BOLTON	**VICE PRESIDENT**
JAMES E. FRANKS	**VICE PRESIDENT**

Total Assets	42,052	Preferred Stock	-0-
Loans, Net	12,720	Common Stock	600
Securities	23,683	Surplus	1,400
Interest Bearing Balances	-0-	Undivided Profits	1,346
Total Deposits	38,258	Reserve for Loan Losses	253
Number Shares Authorized	24,000	Total Equity Capital	3,565
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Johnny Brannan, John Brannan, Jr., Jean K. Bolton, Duncan Culpepper, Carl Dalrymple, B.A. Delamar, Joe M. Fore, James E. Franks, Robert L. Godwin, Gerald C. Hendrix, Abb Morman, [illegible]W. Murry, R.K. McCasland, James A. Pullen, Milburn D. Tippit, John Vansickle

*[illegible]signates Chief Executive Officer

THE BANK OF RECTOR

400 Main Street
P.O. Box 7 Clay County
Zip Code: 72461

City: Rector
Charter Number: 616
Telephone: 595-3591

Population: 2,395
Charter Date: November 15, 1930
Branches: 0

Bank Holding Company Affiliate: North Arkansas Bancshares, Inc.

WALLACE W. FOWLER — **CHAIRMAN**
***MARY H. SIGSBY** — **PRESIDENT**

Total Assets	23,843	Preferred Stock	-0-
Loans, Net	7,815	Common Stock	100
Securities	13,641	Surplus	1,400
Interest Bearing Balances	998	Undivided Profits	1,038
Total Deposits	20,948	Reserve for Loan Losses	292
Number Shares Authorized	4,000	Total Equity Capital	2,538
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: C. Joseph Calvin, R.D. Cranford, Jama Fowler, Wallace W. Fowler, Phil Jones, Lloyd McCracken, Jr., Bert E. Sigsby, Mary H. Sigsby

*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

P.O. Box 108 Randolph County
Zip Code: 72462

City: Reyno
Charter Number: 360
Telephone: 769-2240

Population: 521
Charter Date: November 3, 1911
Branches: 1

Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

***WILLIAM A. SANDLIN** — **PRESIDENT, CHAIRMAN & CEO**
WILLIAM A. SANDLIN, II — **SECRETARY/TREASURER**
PHYLLIS BURROW — **CASHIER**
DORA B. GRAHAM — **HEAD OF DATA PROCESSING**

Total Assets	13,770	Preferred Stock	-0-
Loans, Net	4,169	Common Stock	295
Securities	7,713	Surplus	675
Interest Bearing Balances	-0-	Undivided Profits	109
Total Deposits	12,601	Reserve for Loan Losses	44
Number Shares Authorized	30,000	Total Equity Capital	1,079
Number Shares Outstanding	29,534	Subordinated Debt	-0-

DIRECTORS: William Sandlin, William A. Sandlin, II, R.C. Luter, J.A. Rapert, Delano Edington

*Designates Chief Executive Officer

THE BANK OF RISON

200 Main Street
P.O. Box 345 Cleveland County
Zip Code: 71665

City: Rison
Charter Number: 650
Telephone: 325-6251

Population: 1,398
Charter Date: March 7, 1932
Branches: 0

Bank Holding Company Affiliate: None

JAMES L. MOORE	**CHAIRMAN**
***JAMES R. HOPSON**	**PRESIDENT & CEO**
JOHN W. ELROD	**VICE PRESIDENT**
RAY B. MARTIN	**VICE PRESIDENT**
SHIRLEY STEWART	**ASSISTANT CASHIER**
MAYDELL MORRISON	**ASSISTANT CASHIER**
JUDY THOMPSON	**ASSISTANT CASHIER**

Total Assets	13,833	Preferred Stock	-0-
Loans, Net	2,020	Common Stock	100
Securities	8,076	Surplus	300
Interest Bearing Balances	2,329	Undivided Profits	1,747
Total Deposits	11,591	Reserve for Loan Losses	-0-
Number Shares Authorized	4,000	Total Equity Capital	2,147
Number Shares Outstanding	4,000	Suboridnated Debt	-0-

DIRECTORS: John W. Elrod, Ray B. Martin, James L. Moore, James R. Hopson, James L. Moore, III

*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

Fourth & Chestnut
P.O. Box 250 Benton County
Zip Code: 72757

City: Rogers
Charter Number: 712
Telephone: 636-4233

Population: 18,040
Charter Date: March 13, 1956
Branches: 2

Bank Holding Company Affiliate: Lynxx Banking Corporation

***DICK MCLELLAND**	**PRESIDENT & CEO**
CHARLES H. BRANNAN	**VICE PRESIDENT**
SHIRLENE CABLE	**VICE PRESIDENT OF OPERATIONS**
J. E. COLLIER	**VICE PRESIDENT & TRUST OFFICER**

Total Assets	77,077	Preferred Stock	-0-
Loans, Net	47,366	Common Stock	1,355
Securities	13,495	Surplus	4,145
Interest Bearing Balances	9,224	Undivided Profits	(890)
Total Deposits	70,807	Reserve for Loan Losses	1,499
Number Shares Authorized	292,150	Total Equity Capital	4,610
Number Shares Outstanding	135,523	Subordinated Debt	600

DIRECTORS: John R. Bland, DDS, Lewis B. Norman, Lemuel H. Tull, Dick McLelland, Robert S. Maloney, Evelyn S. Rife, Don L. Shores

*Designates Chief Executive Officer

BANK OF DOVER

2000 East Main
P.O. Box 3010 Pope County
Zip Code: 72801

City: Russellville
Charter Number: 192
Telephone: 967-8000

Population: 18,000
Charter Date: September 29, 1905
Branches: 3

Bank Holding Company Affiliate: Dover Bancshares

***WARD J. RAMSAY**	**CHAIRMAN OF BOARD & CEO**
ROY REAVES	**PRESIDENT**
HAROLD HAYES	**VICE PRESIDENT**
PHILIP H. WORTHEN	**VICE PRESIDENT**
JOYCE CHURCHILL	**VICE PRESIDENT**
BETTYE WAIT	**CASHIER & ASSISTANT VICE PRESIDENT**
CAROL ANN HARRIS	**ASSISTANT VICE PRESIDENT**
BRAD PAYNE	**ASSISTANT VICE PRESIDENT**

Total Assets	31,508	Preferred Stock	-0-
Loans, Net	20,589	Common Stock	230
Securities	6,392	Surplus	1,025
Interest Bearing Balances	1,584	Undivided Profits	1,066
Total Deposits	28,925	Reserve for Loan Losses	344
Number Shares Authorized	16,000	Total Equity Capital	2,321
Number Shares Outstanding	9,200	Subordinated Debt	-0-

DIRECTORS: Ward J. Ramsey, James K. Young, Delmer Boley, Truett Leavell, Verlin Taylor, Roy Reaves

*Designates Chief Executive Officer

PEOPLES BANK & TRUST COMPANY

Main & Commerce
P.O. Box 220 Pope County
Zip Code: 72801

City: Russellville
Charter Number: 18
Telephone: 964-2112

Population: 18,000
Charter Date: March 24, 1890
Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

***ROBERT TAYLOR**	**PRESIDENT & CEO**
JAMES BIGGERS	**SENIOR VICE PRESIDENT**
JUDY R. LAWTON	**SENIOR VICE PRESIDENT**
E. WILSON MOORE	**SENIOR VICE PRESIDENT**

Total Assets	104,616	Preferred Stock	-0-
Loans, Net	67,287	Common Stock	600
Securities	13,438	Surplus	4,892
Interest Bearing Balances	6,669	Undivided Profits	(42)
Total Deposits	98,304	Reserve for Loan Losses	1,477
Number Shares Authorized	28,000	Total Equity Capital	5,450
Number Shares Outstanding	24,000	Subordinted Debt	-0-

DIRECTORS: Robert Taylor, M.L. Dickerson, Dr. Robert Thurlby, Luther Hardin, Van Moores, David Oates, James Bibler, Jack Price, Sr., Flave Peters, David Purtle, Cleo Cheek, Keith B. Cogswell, Jr.

*Designates Chief Executive Officer

BANK OF SALEM

P.O. Box 338 Fulton County
Zip Code: 72576

City: Salem
Charter Number: 266
Telephone: 895-2591

Population: 1,427
Charter Date: December 9, 1908
Branches: 1

Bank Holding Company Affiliate: Smith Associated Banking Corporation

RICHARD T. SMITH	**CHAIRMAN OF BOARD**
***FRANK B. BURGE**	**PRESIDENT & CEO**
BESS NORTHCUTT	**SENIOR VICE PRESIDENT/CASHIER**
GEORGE HUMPHRIES	**SENIOR VICE PRESIDENT**

Total Assets	47,809	Preferred Stock	-0-
Loans, Net	28,749	Common Stock	200
Securities	11,875	Surplus	1,300
Interest Bearing Balances	3,246	Undivided Profits	1,975
Total Deposits	43,708	Reserve for Loan Losses	261
Number Shares Authorized	20,000	Total Equity Capital	3,475
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, Frank B. Burge, George Humphries, C. Dwayne Plumlee, L.R. "Jack" Cochran

*Designates Chief Executive Officer

LOGAN COUNTY BANK

600 Main Street
P.O. Box 85 Logan County
Zip Code: 72863

City: Scranton
Charter Number: 578
Telephone: 938-2511

Population: 244
Charter Date: April 7, 1926
Branches: 0

Bank Holding Company Affiliate: None

***JOE FRITSCHE**	**PRESIDENT**
J. B. LAYES	**SENIOR VICE PRESIDENT**
JERRY L. DAVIES	**VICE PRESIDENT**
GARY FRITSCHE	**VICE PRESIDENT**
DON FRITSCHE	**CASHIER**
REGINA M. LAYES	**ASSISTANT CASHIER**
EMMA M. RAPER	**ASSISTANT CASHIER**

Total Assets	20,231	Preferred Stock	-0-
Loans, Net	7,583	Common Stock	100
Securities	10,750	Surplus	500
Interest Bearing Balances	792	Undivided Profits	1,642
Total Deposits	17,808	Reserve for Loan Losses	173
Number Shares Authorized	4,000	Total Equity Capital	2,242
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Margaret Ahne, Joe Fritsche, Mildred Fritsche, J.B. Layes

*Designates Chief Executive Officer

FIRST SECURITY BANK

314 North Spring
P.O. Box 1009 White County
Zip Code: 72143

City: Searcy
Charter Number: 649
Telephone: 268-9871

Population 14,081
Charter Date: February 6, 1932
Branches: 5

Bank Holding Company Affiliate: First of Searcy Inc.

*REYNIE RUTLEDGE	PRESIDENT & CHAIRMAN
JAMES G. WILSON	EXECUTIVE VICE PRESIDENT
B. R. RAND	SENIOR VICE PRESIDENT
JAMES H. STAKE	VICE PRESIDENT
ANN TURLEY	ASSISTANT VICE PRESIDENT & AUDITOR
ELLEN WILSON	ASSISTANT VICE PRESIDENT
JOHNNY JOHNSON	ASSISTANT VICE PRESIDENT
KATHRYN SIMS	VICE PRESIDENT
WILLIAM L. NEWTON	VP & TRUST OFFICER
DANIEL R. HUCKABAY	TRUST OFFICER

Total Assets	112,407	Preferred Stock	-0-
Loans, Net	58,504	Common Stock	600
Securities	43,456	Surplus	4,400
Interest Bearing Balances	-0-	Undivided Profits	6,896
Total Deposits	98,402	Reserve for Loan Losses	878
Number Shares Authorized	24,000	Total Equity Capital	11,896
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Reynie Rutledge, Larry Cain, Dr. Clifton Ganus, John McKnight, Wayne Ridout, Dr. Porter Rodgers, Bill Roussel, N.T. Rutledge, Jim Tarkington, Alvin Vanhook, E.D. Yancey

*Designates Chief Executive Officer

GRANT COUNTY BANK

101 North Oak
P.O. Box 67 Grant County
Zip Code: 72150

City: Sheridan
Charter Number: 136
Telephone: 942-3145

Population: 3,042
Charter Date: July 29, 1903
Branches: 2

Bank Holding Company Affiliate: GCB-Bancshares

D. E. MCCOY, SR.	CHAIRMAN OF BOARD
*D. E. MCCOY, JR.	PRESIDENT & TRUST OFFICER
JOHN D. MANATT	VICE PRESIDENT & CASHIER
SUE REYNOLDS	ADMINISTRATIVE ASSISTANT
RAYMOND STOKER	VICE PRESIDENT

Total Assets	36,396	Preferred Stock	-0-
Loans, Net	19,501	Common Stock	450
Securities	11,558	Surplus	550
Interest Bearing Balances	1,615	Undivided Profits	2,491
Total Deposits	32,723	Reserve for Loan Losses	255
Number Shares Authorized	45,000	Total Equity Capital	3,491
Number Shares Outstanding	45,000	Subordinated Debt	-0-

DIRECTORS: W.W. Allen, Byron D. Brown, Jr., Jim Lancaster, D.E. McCoy, Sr., D.E. McCoy, Jr., John D. Manatt, Robert L. Reeves, W. Lee Tucker

*Designates Chief Executive Officer

FIRST STATE BANK

North Hills Shopping Center
P.O. Box 6009 Pulaski County
Zip Code: 72116

City: Sherwood
Charter Number: 720
Telephone: 835-4122

Population: 10,923
Charter Date: December 23, 1966
Branches: 3

Bank Holding Company Affiliate: State Holding Company

***AL HARKINS**	**PRESIDENT**
CATHERINE OWENS	**SECRETARY-TREASURER**
ANNETTE VANPELT	**SENIOR VICE PRESIDENT**
BRYAN SCOGGINS	**VICE PRESIDENT**
PAUL CASTLEBERRY	**INTERNAL AUDITOR**

Total Assets	42,497	Preferred Stock	-0-
Loans, Net	22,971	Common Stock	100
Securities	12,098	Surplus	1,000
Interest Bearing Balances	2,872	Undivided Profits	1,962
Total Deposits	38,166	Reserve for Loan Losses	238
Number Shares Authorized	8,000	Total Equity Capital	3,062
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Al Harkins, Horace Jewell, Harry L. Hastings, Jr., James C. Nichols, Catherine Owens

*Designates Chief Executive Officer

ARKANSAS STATE BANK

318 East Main
P.O. Box 400 Benton County
Zip Code: 72761

City: Siloam Springs
Charter Number: 713
Telephone: 524-8101

Population: 8,500
Charter Date: January 12, 1960
Branches: 1

Bank Holding Company Affiliate: None

D. E. ALLEN SR.	**CHAIRMAN OF BOARD**
***ROSS STOUT**	**PRESIDENT**
HENRY BROSELL, JR.	**VICE PRESIDENT & CASHIER**
ARTHUR MORRIS	**VICE PRESIDENT**
THOMAS H. FREE, III	**VICE PRESIDENT**

Total Assets	75,596	Preferred Stock	-0-
Loans, Net	23,223	Common Stock	2,400
Securities	40,961	Surplus	500
Interest Bearing Balances	100	Undivided Profits	2,499
Total Deposits	69,343	Reserve for Loan Losses	251
Number Shares Authorized	48,000	Total Equity Capital	5,399
Number Shares Outstanding	48,000	Subordinated Debt	-0-

DIRECTORS: D.E. Allen Sr., D.E. Allen Jr., Roderick L. Allen, H.E. Harrison Jr., Charles C. Jones, Mark Simmons, Ross Stout

*Designates Chief Executive Officer

SMACKOVER STATE BANK

708 North Broadway
P.O. Drawer 107 Union County
Zip Code: 71762

City: Smackover
Charter Number: 600
Telephone: 725-3051

Population: 2,456
Charter Date: April 18, 1928
Branches: 1

Bank Holding Company Affiliate: Smackover Bancshares, Inc.

***MAX O. TAYLOR**	**CHAIRMAN & CHIEF EXECUTIVE OFFICER**
BOB WILLETT	**PRESIDENT**
PAULETTE BUSSELL	**SENIOR VICE PRESIDENT & CASHIER**
CATHRYN WEAVER	**VICE PRESIDENT**

Total Assets	49,102	Preferred Stock	-0-
Loans, Net	30,115	Common Stock	1,000
Securities	15,402	Surplus	2,500
Interest Bearing Balances	-0-	Undivided Profits	1,694
Total Deposits	43,471	Reserve for Loan Losses	314
Number Shares Authorized	100	Total Equity Capital	5,194
Number Shares Outstanding	-0-	Subordinated Debt	-0-

DIRECTORS: Max O. Taylor, James M. Tennyson, John D. Trimble, V, Richard H. Vickers, Bob Willett

*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

P.O. Box 127 Dallas County
Zip Code: 71763

City: Sparkman
Charter Number: 457
Telephone: 678-2251

Population: 622
Charter Date: September 19, 1916
Branches: 0

Bank Holding Company Affiliate: None

BILL J. FORD	**CHAIRMAN OF THE BOARD**
***TYROL Q. CARSON**	**PRESIDENT**
DORIS D. MANN	**CASHIER**
PATRICIA N. SHADDOCK	**ASSISTANT CASHIER**
KATHRYN K. DANIELL	**ASSISTANT CASHIER**

Total Assets	6,754	Preferred Stock	-0-
Loans, Net	3,372	Common Stock	75
Securities	2,091	Surplus	125
Interest Bearing Balances	650	Undivided Profits	341
Total Deposits	6,169	Reserve for Loan Losses	29
Number Shares Authorized	3	Total Equity Capital	541
Number Shares Outstanding	3	Subordinated Debt	-0-

DIRECTORS: Bill J. Ford, Ray White, Tyrol Q. Carson, G.W. DeLaughter, Joseph B. Ford, Charles T. Gaston

*Designates Chief Executive Officer

FIRST STATE BANK

203 East Emma
P.O. Box 189 Washington County
Zip Code: 72764

City: Springdale
Charter Number: 535
Telephone: 751-1500

Population: 26,000
Charter Date: February 12, 1923
Branches: 4

Bank Holding Company Affiliate: Worthen Banking Corporation

WALTER TURNBOW	**CHAIRMAN OF THE BOARD**
***RICK L. PARSONS**	**PRESIDENT/CEO**
DON L. GIBSON	**EXECUTIVE VICE PRESIDENT**
DAN HENDRICKS	**SENIOR VICE PRESIDENT**
ROBERT "RIP" PHILLIPS	**SENIOR VICE PRESIDENT**
BUDDY PHILPOT	**VICE PRESIDENT**
RANDY BOYER	**VICE PRESIDENT**
GARY HEAD	**VICE PRESIDENT COMMERCIAL LNDG.**
WAYNE BELL	**VICE PRESIDENT COMMERCIAL LNDG.**

Total Assets	152,178	Preferred Stock	-0-
Loans, Net	97,416	Common Stock	966
Securities	19,990	Surplus	5,938
Interest Bearing Balances	12,238	Undivided Profits	3,148
Total Deposits	130,243	Reserve for Loan Losses	1,774
Number Shares Authorized	9,664	Total Equity Capital	10,052
Number Shares Outstanding	9,664	Subordinated Debt	700

DIRECTORS: Joe S. Boone, Charles C. Farmer, Don L. Gibson, Gerald L. Harp, Harold D. Hewitt, J.E. Hinshaw, Gerald M. Johnston, Rick L. Parsons, Phil Phillips, Jr., Phillip Steele, Dr. Charles P. Sisco, Walter Turnbow

*Designates Chief Executive Officer

BODCAW BANK

401 Thomas
P.O. Box 8 Lafayette County
Zip Code: 71860

City: Stamps
Charter Number: 106
Telephone: 533-4486

Population: 2,859
Charter Date: April 1, 1903
Branches: 0

Bank Holding Company Affiliate: None

B. STAN COOK	**CHAIRMAN**
***JAMES NIPPER**	**PRESIDENT**
C. C. RUSSELL	**VICE PRESIDENT**
A. O. SMITH	**VICE PRESIDENT**
H. L. WILKINSON	**VICE PRESIDENT**
J. PAUL NIPPER	**VICE PRESIDENT**
BONNIE MORELAND	**CASHIER**
LENORA DOWNS	**ASSISTANT CASHIER**

Total Assets	34,149	Preferred Stock	-0-
Loans, Net	7,295	Common Stock	1,000
Securities	23,897	Surplus	250
Interest Bearing Balances	900	Undivided Profits	2,050
Total Deposits	30,508	Reserve for Loan Losses	111
Number Shares Authorized	10,000	Total Equity Capital	3,300
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: B. Stan Cook, A.O. Smith, C.C. Russell, H.L. Wilkinson, Roy Z. Kimbell, James Nipper, J. Woodrow Smith

*Designates Chief Executive Officer

BANK OF STAR CITY

Jefferson Street
P.O. Drawer 69 Lincoln County
Zip Code: 71667

City: Star City
Charter Number: 567
Telephone: 628-4286

Population: 2,101
Charter Date: April 7, 1925
Branches: 0

Bank Holding Company Affiliate: Star City Bancshares

***BENNIE RYBURN, JR.**	**CHAIRMAN**
M. DON SMITH	**PRESIDENT**
ANNETA R. MOORE	**EXECUTIVE VICE PRESIDENT**

Total Assets	29,595	Preferred Stock	-0-
Loans, Net	9,990	Common Stock	150
Securities	5,142	Surplus	600
Interest Bearing Balances	12,344	Undivided Profits	1,634
Total Deposits	26,052	Reserve for Loan Losses	146
Number Shares Authorized	15,000	Total Equity Capital	2,384
Number Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: Bennie Ryburn, Jr., M. Don Smith, Pat Riley, Jr., William Frizzell, Fred Thornton

*Designates Chief Executive Officer

STEPHENS SECURITY BANK

108 Ruby Street
P.O. Box 7 Ouachita County
Zip Code: 71764

City: Stephens
Charter Number: 692
Telephone: 786-5416

Population: 1,366
Charter Date: April 1, 1946
Branches: 0

Bank Holding Company Affiliate: Smith Associated Banking Corporation

RICHARD SMITH	**CHAIRMAN OF BOARD**
***JAMES MORGAN**	**PRESIDENT & CEO**
CAROL REAVES	**EXECUTIVE VICE PRESIDENT & CASHIER**
LINDA THOMAS	**VICE PRESIDENT**

Total Assets	24,125	Preferred Stock	-0-
Loans, Net	14,443	Common Stock	275
Securities	8,204	Surplus	558
Interest Bearing Balances	399	Undivided Profits	1,173
Total Deposits	21,638	Reserve for Loan Losses	166
Number Shares Authorized	11,000	Total Equity Capital	2,006
Number Shares Outstanding	11,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, James M. Morgan, Grady Arrington, Eugene Bramblett, Duncan Grayson, Guy R. Smith, Roger G. Smith, Rudolph Smart, Jay C. Wilson, Colon Watson

*Designates Chief Executive Officer

CITIZENS BANK

Corner of 2nd & Pine
P.O. Box 724 Union County
Zip Code: 71765

City: Strong
Charter Number: 634
Telephone: 797-7361

Population: 839
Charter Date: January 19, 1931
Branches: 0

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

ROBERT P. TAYLOR	**CHAIRMAN**
***JAMES H. LUDWIG**	**PRESIDENT**
JEANELL COGBURN	**CASHIER & VICE PRESIDENT**

Total Assets	9,352	Preferred Stock	-0-
Loans, Net	3,036	Common Stock	200
Securities	4,796	Surplus	300
Interest Bearing Balances	696	Undivided Profits	1,011
Total Deposits	7,711	Reserve for Loan Losses	38
Number Shares Authorized	8,000	Total Equity Capital	1,511
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: O.B. Clark, Bobby R. Dugal, Noland H. Hagood, Earl Herring, D.R. James Jr., James H. Ludwig, Glenn Rambin, Robert P. Taylor

*Designates Chief Executive Officer

THE FARMERS & MERCHANTS BANK

708 S. Main
P.O. Drawer 947 Arkansas County
Zip Code: 72160

City: Stuttgart
Charter Number: 687
Telephone: 673-6911

Population: 10,983
Charter Date: January 2, 1945
Branches: 3

Bank Holding Company Affiliate: The Farmers and Merchants Bankshares, Inc.

***DON PATTILLO**	**PRESIDENT & CEO**
CARL GUNTER	**EXECUTIVE VICE PRESIDENT**
WILLIAM R. TRICE	**SR.VICE PRESIDENT**
LLOYD RATCLIFF	**SR.VICE PRESIDENT**
GLENN BAUMAN	**SR. VICE PRESIDENT**
LARRY GUNNELL	**SR. VICE PRESIDENT**
C.J. "JODY" FOWLER	**SR. VICE PRESIDENT**
GARY HUDSON	**SR. VICE PRESIDENT**

Total Assets	91,033	Preferred Stock	-0-
Loans, Net	59,066	Common Stock	1,000
Securities	21,111	Surplus	3,100
Interest Bearing Balances	1,720	Undivided Profits	4,492
Total Deposits	79,537	Reserve for Loan Losses	648
Number Shares Authorized	100	Total Equity Capital	8,592
Number Shares Outstanding	100	Subordinated Debt	-0-

DIRECTORS: Roy O. McCollum, III, Horace "Pete" Sickel, Lloyd Ratcliff, Don Pattillo, James Pond, Curtis Siems, Billy Simpson, Ray Vester, Robert Seidenstricker

*Designates Chief Executive Officer

BANK OF TRUMANN

Hwy 63
P.O. Box 48 Poinsett County
Zip Code: 72472

City: Trumann
Charter Number: 354
Telephone: 483-6333

Population: 6,044
Charter Date: October 2, 1911
Branches: 0

Bank Holding Company Affiliate: None

***CLYDE ROBERTSON, JR.**	**PRESIDENT & CHAIRMAN OF THE BOARD**
CHERYL McMASTERS	**CASHIER**
CARROLL D. ANDERSON	**VICE PRESIDENT**
WILBURN J. COLE	**VICE PRESIDENT**
RICK GILLETTE	**VICE PRESIDENT**
SHIRLEY BENSON	**ASST. VICE PRESIDENT**

Total Assets	40,154	Preferred Stock	-0-
Loans, Net	12,324	Common Stock	1,500
Securities	24,138	Surplus	1,900
Interest Bearing Balances	-0-	Undivided Profits	502
Total Deposits	34,939	Reserve for Loan Losses	309
Number Shares Authorized	60,000	Total Equity Capital	3,902
Number Shares Outstanding	60,000	Subordinated Debt	-0-

DIRECTORS: Clyde Robertson, Jr., Terry M. Clogston, J. F. Lady, Eugene Pounds, Wilburn J. Cole, Carroll D. Anderson, Natalie T. Stuckey, Virginia P. Turner

*Designates Chief Executive Officer

BANK OF TUCKERMAN

Main Street
P.O. Box 700 Jackson County
Zip Code: 72473

City: Tuckerman
Charter Number: 164
Telephone: 349-5155

Population: 2,078
Charter Date: November 8, 1902
Branches: 2

Bank Holding Company Affiliate: None

***LINDLEY V. SMITH, JR.**	**PRESIDENT**
VAN SMITH	**CHAIRMAN**
CORNELIUS ADCOX	**CASHIER**
ANN WATSON	**AUDITOR**

Total Assets	25,872	Preferred Stock	-0-
Loans, Net	10,418	Common Stock	100
Securities	7,439	Surplus	900
Interest Bearing Balances	1,684	Undivided Profits	2,416
Total Deposits	21,989	Reserve for Loan Losses	334
Number Shares Authorized	4,000	Total Equity Capital	3,416
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Scotty Armstrong, Bob Penix, Van Smith, Lindley Smith

*Designates Chief Executive Officer

TYRONZA BANK

P.O. Box 395 Poinsett County
Zip Code: 72386

City: Tyronza
Charter Number: 704
Telephone: 487-2161

Population: 777
Charter Date: October 1, 1951
Branches: 0

Bank Holding Company Affiliate: Tyronza Bancshares

***CHARLES F. LUTER**	**PRESIDENT**
MAXYNE URSERY	**VICE PRESIDENT & CASHIER**
ROGER STOKES	**ASST. VICE PRESIDENT**

Total Assets	19,967	Preferred Stock	-0-
Loans, Net	9,531	Common Stock	50
Securities	4,157	Surplus	1,000
Interest Bearing Balances	4,672	Undivided Profits	1,920
Total Deposits	16,675	Reserve for Loan Losses	211
Number Shares Authorized	2,000	Total Equity Capital	2,970
Number Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: Charles F. Luter, G. E. Beley, H. F. Norcross, Jr., Lewis Wood, Eugene Vaughn, A. A. Banks

*Designates Chief Executive Officer

CITIZENS BANK & TRUST COMPANY

3110 Alma Highway
P.O. Box 469 Crawford County
Zip Code: 72956

City: Van Buren
Charter Number: 328
Telephone: 474-1201

Population: 12,020
Charter Date: December 19, 1910
Branches: 3

Bank Holding Company Affiliate: Citizens Financial Service Corporation

***R. A. HAMMERSCHMIDT, JR.**	**PRESIDENT**
MELVIN M. WAMOCK	**EXEC. VICE PRESIDENT**
MARION H. RIGGS	**SR. VICE PRESIDENT**
MICHAEL M. MORROW	**VICE PRESIDENT**
D. GREGG BIGHAM	**VICE PRESIDENT**

Total Assets	68,320	Preferred Stock	-0-
Loans, Net	45,708	Common Stock	400
Securities	16,894	Surplus	2,100
Interest Bearing Balances	100	Undivided Profits	2,916
Total Deposits	62,165	Reserve for Loan Losses	1,118
Number Shares Authorized	16,000	Total Equity Capital	5,416
Number Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Jack D. Alexander, Jimmy D. Gooch, Marion H. Riggs, John R. Ballentine, R. A. Hammerschmidt, Jr., Paul Shirley, Robert D. Fisher, Morril Harriman, Melvin M. Wamock

*Designates Chief Executive Officer

PEOPLES BANK

101 Main
P.O. Box 426 Columbia County
Zip Code: 71770

City: Waldo
Charter Number: 313
Telephone: 693-5551

Population: 1,685
Charter Date: June 22, 1910
Branches: 3

Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

***HAROLD FINCHER**	**PRESIDENT**
RICHARD P. CLARK	**EXEC. VICE PRESIDENT**
JOYCE CRANE	**VICE PRESIDENT & CASHIER**
DOROTHY J. FINCHER	**VICE PRESIDENT**
JILL JACKSON	**ASST. VICE PRESIDENT**
JEANIE ROWE	**ASST. VICE PRESIDENT**
KATHRYN GASS	**ASST. CASHIER**

Total Assets	24,536	Preferred Stock	-0-
Loans, Net	7,973	Common Stock	250
Securities	8,892	Surplus	250
Interest Bearing Balances	6,777	Undivided Profits	1,997
Total Deposits	20,687	Reserve for Loan Losses	114
Number Shares Authorized	10,000	Total Equity Capital	2,497
Number Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Harold Fincher, Richard Clark, Dorothy J. Fincher, Imogene Clark, Mary Baird, Clark Fincher, G. F. Scott, Betty Scott, Pam Davis, Betty Harris

*Designates Chief Executive Officer

BANK OF WALDRON

110 West 4th
P.O. Box 278 Scott County
Zip Code: 72958

City: Waldron
Charter Number: 72
Telephone: 637-2161

Population: 2,642
Charter Date: April 3, 1901
Branches: 1

Bank Holding Company Affiliate: None

DALE RODGERS	**CHAIRMAN OF THE BOARD**
***BILL R. PHILPOT**	**PRESIDENT & CEO**
KNOX DOZIER	**EXEC. VICE PRESIDENT**
ROBERT AKERS	**VICE PRESIDENT**
LINDA TANNER	**CASHIER**

Total Assets	54,197	Preferred Stock	-0-
Loans, Net	37,025	Common Stock	600
Securities	10,543	Surplus	1,900
Interest Bearing Balances	3,874	Undivided Profits	3,811
Total Deposits	47,508	Reserve for Loan Losses	375
Number Shares Authorized	24,000	Total Equity Capital	6,311
Number Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Dale Rodgers, Robert Akers, Kelly Ashford, Billy J. Black, Jim H. Currier, W. W. Davis, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond

*Designates Chief Executive Officer

SCOTT COUNTY BANK

Main & West Church St.
P.O. Box 838 Scott County
Zip Code: 72958

City: Waldron
Charter Number: 741
Telephone: 637-3191

Population: 2,642
Charter Date: February 20, 1980
Branches: 0

Bank Holding Company Affiliate: None

***JOHN E. CHAMBERS, III**	**C.E.O.**
PATSY HAWKINS	**PRESIDENT**
ROBBIE ZIMMER	**VICE PRESIDENT**
TRISHA SIKES	**CASHIER**
BEKKI HAAS	**ASST. CASHIER**

Total Assets	31,936	Preferred Stock	-0-
Loans, Net	22,205	Common Stock	400
Securities	2,083	Surplus	1,100
Interest Bearing Balances	5,239	Undivided Profits	932
Total Deposits	29,296	Reserve for Loan Losses	316
Number Shares Authorized	40,000	Total Equity Capital	2,432
Number Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: Johnny Chambers, Pasty Hawkins, Howard Brown, J. B. Cox, Roy Hale, Thurman Keener, W. R. Rice

*Designates Chief Executive Officer

FIRST STATE BANK OF WARREN

P.O. Box 29 Bradley County
Zip Code: 71671

City: Warren
Charter Number: 739
Telephone: 226-2601

Population: 9,971
Charter Date: December 12, 1978
Branches: 2

Bank Holding Company Affiliate: Bradley Bancshares, Inc.

***FREDDIE M. MOBLEY**	**PRESIDENT**
BENNIE RYBURN, SR.	**CHAIRMAN OF BOARD**
HUGH QUIMBY	**EXEC. VICE PRESIDENT**
CHARLES L. SIMPSON	**VICE PRESIDENT**

Total Assets	51,894	Preferred Stock	-0-
Loans, Net	21,690	Common Stock	590
Securities	18,429	Surplus	1,910
Interest Bearing Balances	8,850	Undivided Profits	1,650
Total Deposits	45,520	Reserve for Loan Losses	300
Number Shares Authorized	59,000	Total Equity Capital	4,150
Number Shares Outstanding	59,000	Subordinated Debt	-0-

DIRECTORS: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn, Jr., Bennie Ryburn, Sr., J. C. Thompson, H. Sidney Wharton

*Designates Chief Executive Officer

WARREN BANK AND TRUST COMPANY

201 S. Main
P.O. Box 350 Bradley County
Zip Code: 71671

City: Warren
Charter Number: 160
Telephone: 226-2621

Population: 9,971
Charter Date: December 28, 1901
Branches: 3

Bank Holding Company Affiliate: None

***GERARD SANGSTER**	**PRESIDENT**
GERALD BURTON	**SR. VICE PRESIDENT**
WALTER RUTLEDGE	**VICE PRESIDENT**
PAULINE HOLLINGSWORTH	**VICE PRESIDENT**
JAMES SMITH	**VICE PRESIDENT**

Total Assets	87,234	Preferred Stock	-0-
Loans, Net	28,678	Common Stock	1,200
Securities	48,282	Surplus	1,200
Interest Bearing Balances	5,300	Undivided Profits	4,937
Total Deposits	69,634	Reserve for Loan Losses	435
Number Shares Authorized	48,000	Total Equity Capital	7,337
Number Shares Outstanding	48,000	Subordinated Debt	-0-

DIRECTORS: L. W. Ederington, F. Martin Hankins, C. A. Milton, L. H. Derby, Jr., W. Sykes Harris, G. C. Sangster, John Frazer, Jr., J. E. Hurley, Jr., G. F. Wynne

*Designates Chief Executive Officer

BANK OF WEINER

Hwy 49 S
P.O. Box 307 Poinsett County
Zip Code: 72479

City: Weiner
Charter Number: 276
Telephone: 684-2221

Population: 750
Charter Date: April 1, 1909
Branches: 1

Bank Holding Company Affiliate: None

***JOHN R. HOGUE**	**CHAIRMAN & PRESIDENT**
NILES BISE	**EXEC. VICE PRESIDENT**
MICHAEL D. GILLIS	**SR. VICE PRESIDENT**

Total Assets	32,025	Preferred Stock	-0-
Loans, Net	17,663	Common Stock	200
Securities	11,637	Surplus	1,300
Interest Bearing Balances	300	Undivided Profits	1,739
Total Deposits	28,454	Reserve for Loan Losses	802
Number Shares Authorized	8,000	Total Equity Capital	3,239
Number Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: John R. Hogue, Niles Bise, Charles Givens, Malcolm Hogue, Dr. E. L. Hogue, Herbert Ziegenhorn

*Designates Chief Executive Officer

MERCHANTS AND FARMERS BANK

425 E. Plaza
P.O. Box 2507 Phillips County
Zip Code: 72390

City: West Helena
Charter Number: 700
Telephone: 572-3481

Population: 11,005
Charter Date: October 4, 1948
Branches: 2

Bank Holding Company Affiliate: Southern Bancshares, Inc.

***DOUGLAS SIMMONS**	**CEO & VICE CHMN OF BOARD**
BILL SIMMONS	**PRESIDENT**
JAMES A. BOGLE	**EXEC. VICE PRESIDENT & CASHIER**
GORDON WHITE	**SR. VICE PRESIDENT**
E.F. KALB, JR.	**SR. VICE PRESIDENT**

Total Assets	75,986	Preferred Stock	-0-
Loans, Net	35,331	Common Stock	500
Securities	30,797	Surplus	1,000
Interest Bearing Balances	1,597	Undivided Profits	3,785
Total Deposits	66,976	Reserve for Loan Losses	428
Number Shares Authorized	20,000	Total Equity Capital	5,285
Number Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: James E. Boyd, Brooks Griffin, Jerry Kelley, Walter L. Morris, Ralph C. Murray, Bill Simmons, Douglas Simmons, Herman H. Storey

*Designates Chief Executive Officer

BANK OF WEST MEMPHIS

P.O. Box 2128 Crittenden County
Zip Code: 72301

City: West Memphis
Charter Number: 601
Telephone: 735-2922

Population: 28,138
Charter Date: April 21, 1928
Branches: 2

Bank Holding Company Affiliate: Bancshares of West Memphis, Inc.

***JACK K. HOGAN**	**PRESIDENT**
ROBERT L. WRIGHT	**EXEC. VICE PRESIDENT**
ROBERT L. NAYLOR	**VICE PRESIDENT & AUDITOR**
ARLEY KNIGHT	**VICE PRESIDENT & TRUST OFFICER**

Total Assets	63,604	Preferred Stock	-0-
Loans, Net	21,246	Common Stock	1,000
Securities	30,968	Surplus	1,500
Interest Bearing Balances	-0-	Undivided Profits	4,610
Total Deposits	56,227	Reserve for Loan Losses	253
Number Shares Authorized	100,000	Total Equity Capital	7,363
Number Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: George H. Dunklin, Jack K. Hogan, W. Kent Ingram, Keith Ingram, James A. Heath, Davis Biggs, Lloyd C. McCuiston, Jr., M.E. Black Dunklin, Paul W. O'Neal, Pat K. Magruder, Bob G. Morgan, J. C. Tennison, Frank Waggener, Jr.

*Designates Chief Executive Officer

WILMOT STATE BANK

218 E. Main
P.O. Box 95 Ashley County
Zip Code: 71676

City: Wilmot
Charter Number: 676
Telephone: 473-2211

Population: 1,227
Charter Date: October 25, 1937
Branches: 0

Bank Holding Company Affiliate: None

***KENNETH ALLBRITTON** — **PRESIDENT & C.E.O.**

Total Assets	8,046	Preferred Stock	-0-
Loans, Net	4,305	Common Stock	120
Securities	253	Surplus	755
Interest Bearing Balances	1,479	Undivided Profits	381
Total Deposits	6,732	Reserve for Loan Losses	51
Number Shares Authorized	12,000	Total Equity Capital	1,256
Number Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: W. B. deYampert, John B. Currie, John B. Currie, Jr., I. A. Janes, T. F. Schannell, III, William J. Currie

*Designates Chief Executive Officer

BANK OF WILSON

P.O. Box 338 Mississippi County
Zip Code: 72395

City: Wilson
Charter Number: 262
Telephone: 655-8374

Population: 1,115
Charter Date: October 3, 1908
Branches: 1

Bank Holding Company Affiliate: None

***R. E. L. WILSON,**	**V. PRESIDENT**
ALICE GRIFFIN	**CASHIER**
NONA THOMPSON	**ASST. CASHIER**
BILLY RUSSELL, JR.	**LOAN OFFICER**
FANNIE CARTWRIGHT	**BRANCH MANAGER**
MARY EMILY THOMPSON	**OPERATIONS OFFICER**

Total Assets	17,187	Preferred Stock	-0-
Loans, Net	6,055	Common Stock	100
Securities	8,030	Surplus	1,000
Interest Bearing Balances	300	Undivided Profits	1,543
Total Deposits	14,440	Reserve for Loan Losses	216
Number Shares Authorized	4,000	Total Equity Capital	2,643
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Harold Clemons, Sumner R. Cullom, C.L. Denton, Jr., Phillip Forrester, J. B. Hilliard, Caldwell D. Lowrance, Michael E. Wilson, R. E. L. Wilson, R. E. L. Wilson, V, Stephen A. Wilson

*Designates Chief Executive Officer

CROSS COUNTY BANK

#1 Cross County Plaza
P.O. Box 9 Cross County
Zip Code: 72396

City: Wynne
Charter Number: 25
Telephone: 238-8171

Population: 8,500
Charter Date: June 5, 1891
Branches: 2

Bank Holding Company Affiliate: Cross County Bancshares, Inc.

***KEN MCCLANAHAN**	**PRESIDENT & CEO**
WINIFRED SIGMAN	**ADMIN. VICE PRESIDENT & CASHIER**
MAZIE BALLARD	**VICE PRESIDENT**
LEON FOUST	**VICE PRESIDENT**
ANN JONES	**VICE PRESIDENT**
MAC MCCLANAHAN	**VICE PRESIDENT**
JUDY THOMAS	**EXEC. SECRETARY**
CHARLOTTE PATTON	**ASST. VICE PRESIDENT**

Total Assets	70,217	Preferred Stock	-0-
Loans, Net	26,117	Common Stock	100
Securities	36,194	Surplus	2,400
Interest Bearing Balances	-0-	Undivided Profits	3,117
Total Deposits	63,635	Reserve for Loan Losses	397
Number Shares Authorized	4,000	Total Equity Capital	5,617
Number Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John H. Johnston, Jr. Willard G. Burks, James Richardson, Albert Hess, Pete Imboden, III, Marvin Hagaman, Joseph E. Dooley, Jr., Guy E. Fisher, Roger Pohlner

*Designates Chief Executive Officer

THE BANK OF YELLVILLE

Corner of Madison & Church Streets
P.O. Box 325 Marion County
Zip Code: 72687

City: Yellville
Charter Number: 691
Telephone: 449-4231

Population: 1,044
Charter Date: December 13, 1945
Branches: 1

Bank Holding Company Affiliate: Mountain Bancshares, Inc.

***CHARLES D. CAMPBELL**	**PRESIDENT & CEO**
JANIE PURDOM	**VICE PRESIDENT/LENDING**
SHERYL L. BAKER	**VICE PRESIDENT/OPERATIONS**

Total Assets	43,017	Preferred Stock	-0-
Loans, Net	23,398	Common Stock	208
Securities	7,970	Surplus	1,590
Interest Bearing Balances	6,660	Undivided Profits	999
Total Deposits	39,989	Reserve for Loan Losses	774
Number Shares Authorized	23,500	Total Equity Capital	2,797
Number Shares Outstanding	20,781	Subordinated Debt	-0-

DIRECTORS: Judy Loving, Dan R. Duren, Susan Wendel, Oran Carter, A. Owen Kompelien, John James, Karl King

*Designates Chief Executive Officer

SEVENTY-THIRD REPORT

showing

THE CONDITION OF THE 2 ARKANSAS STATE-CHARTERED TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1987

JONES INVESTMENT AND TRUST COMPANY

504 First Federal Plaza Pulaski County
Zip Code: 72201

City: Little Rock
Charter Number: 302
Telephone: 374-5225

Population: 175,000
Charter Date: February 9, 1910
Branches: 0

Bank Holding Company Affiliate: None

***BERNICE JONES**	**CHAIRMAN OF BOARD, PRESIDENT**
H. G. FROST, JR.	**VICE PRESIDENT**
MARY SELLERS	**SECRETARY - TREASURER**

Total Assets	13,839	Preferred Stock	-0-
Loans, Net	1,500	Common Stock	100
Securities	8,298	Surplus	10,000
Interest Bearing Balances	3,400	Undivided Profits	3,591
Total Deposits	-0-	Reserve for Loan Losses	16
Number Shares Authorized	1,000	Total Equity Capital	13,691
Number Shares Outstanding	1,000	Subordinated Debt	-0-

DIRECTORS: Bernice Jones, H. G. Frost, Jr., Mary Sellers

*Designates Chief Executive Officer

METROPOLITAN TRUST COMPANY

7500 Hwy. 107
P.O. Box 6500 Pulaski County
Zip Code: 72116

City: Sherwood
Charter Number: 569
Telephone: 835-7500

Population: 10,923
Charter Date: June 5, 1925
Branches: 0

Bank Holding Company Affiliate: None

***HAL C. MATTHEWS**	**PRESIDENT**
ANDREW J. COLLINS	**VICE PRESIDENT & GENERAL COUNSEL**
PEGGY L. BEASLEY	**SECRETARY**
EVERETT L. HALL, JR.	**TREASURER**

Total Assets	471	Preferred Stock	-0-
Loans, Net	-0-	Common Stock	164
Securities	20	Surplus	33
Interest Bearing Balances	123	Undivided Profits	172
Total Deposits	-0-	Reserve for Loan Losses	-0-
Number Shares Authorized	1,642	Total Equity Capital	-0-
Number Shares Outstanding	1,641	Subordinated Debt	471

DIRECTORS: Richard Adkisson, Howard Cockrill, Andrew Collins, Somers Collins, Jerry Glenn, Jr., Justin Glenn, Everett Hall, Jr., Lila Horner, David Matthews, Hal Matthews, Justin Mathews, III, James Simpson, Jr.

*Designates Chief Executive Officer

SEVENTY-THIRD REPORT

showing

THE CONDITION OF THE 3 ARKANSAS STATE-CHARTERED ACT III INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1987

SOUTHERN CREDIT CORPORATION

226 S. Olive
P.O. Box 400 Hot Spring County
Zip Code: 72104

City: Malvern
Charter Number: 1000
Telephone: 332-2462

Population: 10,163
Charter Date: October 9, 1959
Branches: 0

Bank Holding Company Affiliate: None

***W. H. McCLURE**	**PRESIDENT**
LAYNE SPARKS	**EXEC. VICE PRESIDENT**
GEORGE L. McCLURE	**TREASURER**

Total Assets	10,847	Preferred Stock	-0-
Loans, Net	4,241	Common Stock	227
Securities	4,812	Surplus	608
Interest Bearing Balances	973	Undivided Profits	508
Total Deposits	9,433	Reserve for Loan Losses	92
Number Shares Authorized	30,000	Total Equity Capital	1,343
Number Shares Outstanding	11,350	Subordinated Debt	-0-

DIRECTORS: W. H. McClure, Layne Sparks, George L. McClure, Sr., Dr. A. J. Wilks, Frank McClure, Nancy York, Vance Jernigan, James C. Cole

*Designates Chief Executive Officer

HALLMARK LOAN AND INVESTMENT CORPORATION

305 East Broadway
P.O. Box 5821 Pulaski County
Zip Code: 72119

City: North Little Rock
Charter Number: 1001
Telephone: 376-3523

Population: 64,419
Charter Date: October 21, 1927
Branches: 0

Bank Holding Company Affiliate: None

***A. J. GORNATTI**	**PRESIDENT/CHAIRMAN OF BOARD**
POLLY A. REDMOND	**VICE PRESIDENT/SECRETARY**
KAREN L. CALDWELL	**ASS'T. VICE PRESIDENT/LOAN ACCTG.**

Total Assets	9,804	Preferred Stock	3
Loans, Net	7,654	Common Stock	258
Securities	500	Surplus	279
Interest Bearing Balances	100	Undivided Profits	178
Total Deposits	8,952	Reserve for Loan Losses	24
Number Shares Authorized	1,000	Total Equity Capital	718
Number Shares Outstanding	258	Subordinated Debt	-0-

DIRECTORS: A. J. Gornatti, William Brandon, John Jacobs, Dorrance A. Williams

*Designates Chief Executive Officer

NATIONAL CREDIT CORPORATION

120 West 5th Ave.
P.O. Box 6208 Jefferson County
Zip Code: 70601

City: Pine Bluff
Charter Number: 1002
Telephone: 541-8165

Population: 63,000
Charter Date: April 13, 1941
Branches: 0

Bank Holding Company Affiliate: Worthen Banking Corporation

***JAMES F. STOBAUGH** **PRESIDENT**
BARBARA HORNER **ASST. SECRETARY**

Total Assets	332	Preferred Stock	-0-
Loans, Net	34	Common Stock	125
Securities	-0-	Surplus	1,125
Interest Bearing Balances	115	Undivided Profits	(959)
Total Deposits	-0-	Reserve for Loan Losses	37
Number Shares Authorized	10,000	Total Equity Capital	291
Number Shares Outstanding	6,250	Subordinated Debt	-0-

DIRECTORS: M. Morrell Gathright, Kenneth Glover, Dr. Raymond Irwin, Simon Joseph, George Makris, James T. McFall, George E. Puddephatt, Walter Simpson, William Southard, James Stobaugh, D. Mark Vanderpool

*Designates Chief Executive Officer

SEVENTY-THIRD REPORT

showing

THE CONDITION OF THE 1 NON-PROFIT ORGANIZATION

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE SHOWN BY THE CALL OF

JUNE 30, 1987

ARKANSAS CAPITAL CORPORATION

800 Pyramid Place Pulaski County
Zip Code: 72201

City: Little Rock
Charter Number: None
Telephone: 374-9247

Population: 175,000
Charter Date: August 6, 1958
Branches: 0

Bank Holding Company Affiliate: None

***WILLIAM T. STAED**	**PRESIDENT**
PATRICK C. KOCH	**CHAIRMAN**
GEORGE H. EAGEN	**EXEC. VICE PRESIDENT/SECT'Y-TREASURER**
GEORGE E. CAMPBELL	**ASST. SECT'Y-TREASURER**
LEONARD L. HAMPSON	**VICE PRESIDENT**
GARY E. DUNCAN	**VICE PRESIDENT**

Total Assets	9,132	Preferred Stock	-0-
Loans, Net	6,726	Common Stock	110
Securities	1,069	Retained Earnings	3,482
Interest Bearing Balances	1,171	Reserve for Loan Losses	400
Total Deposits	N/A	Total Equity Capital	3,592
Number Shares Authorized	2,500	Subordinated Debt	-0-
Number Shares Outstanding	1,095		

DIRECTORS: George E. Campbell, Wallace B. Cunningham, Patrick C. Kock, Wayne Clark, Don Pattillo, William T. Staed, Gary E. Duncan, Robert Pruitt

EX-OFFICIO DIRECTORS: Wooten Epes, David Harrington, John W. Ahlen, Ph.D.

*Designates Chief Executive Officer